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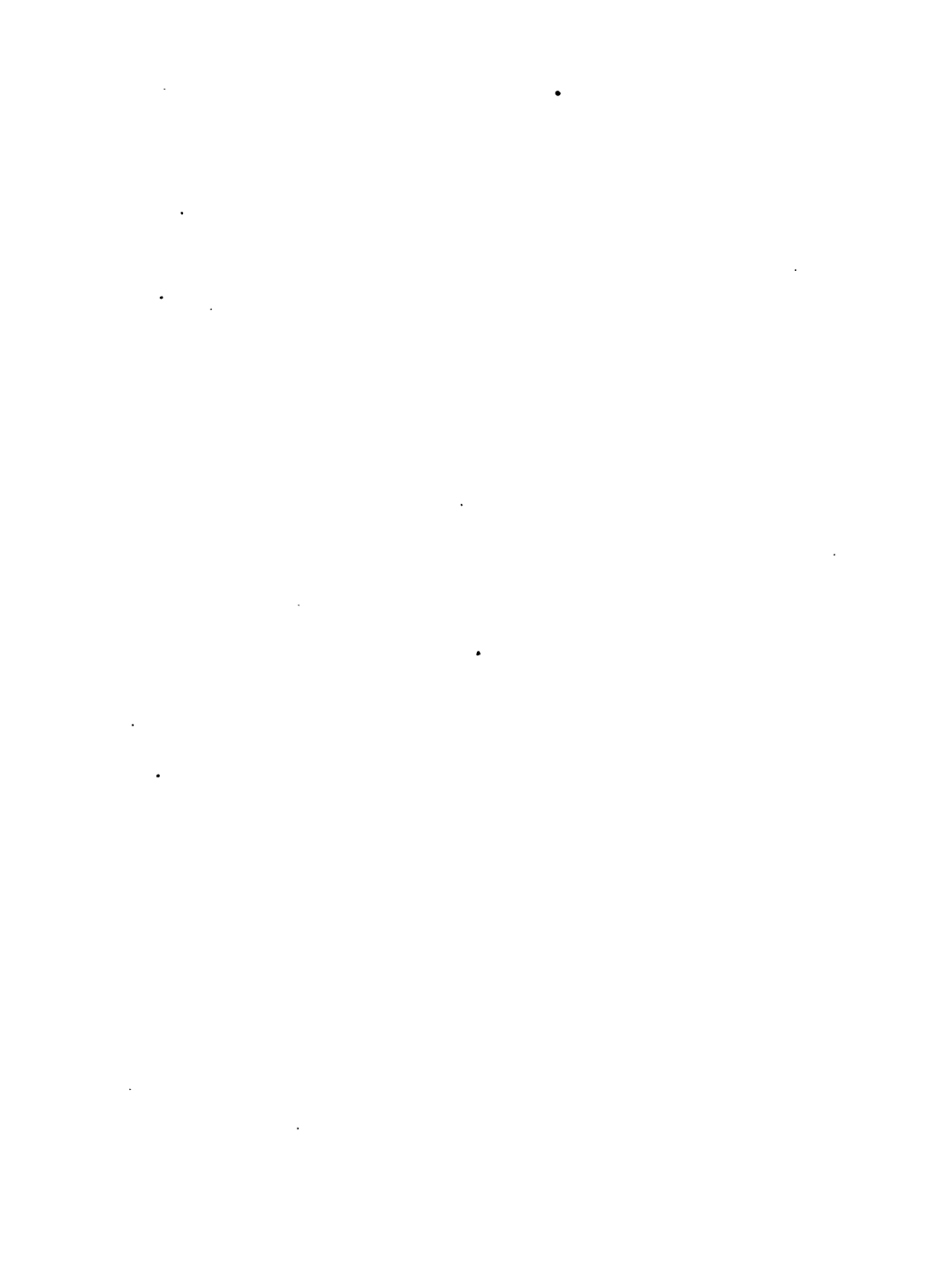






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## **GUIDE TO THE UNPROTECTED**





GUIDE  
TO  
THE UNPROTECTED  
IN EVERY-DAY MATTERS  
RELATING TO  
PROPERTY AND INCOME

BY  
A BANKER'S DAUGHTER

AUTHOR OF 'FIRST LESSON IN BUSINESS'

*FIFTH EDITION, REVISED*



London  
MACMILLAN AND CO.  
1881

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*Printed by R. & R. CLARK, Edinburgh.*




## PREFACE.

MANY widows and single ladies, and all young people, on first possessing money of their own, are in want of advice when they have commonplace business matters to transact. It is not always easy for them to find a friend who will listen patiently to their difficulties, and express no surprise at their ignorance: this has made me see how much a little Manual of this kind has been wanted. Numerous excellent works are published (see Useful Books); but the mistake their authors generally make, is in supposing the reader to know something of business. I write for those who know *nothing*. My aim throughout is to avoid all technicalities ;

to give plain and practical directions, not only as to what ought to be done, but how to do it.

Ladies rarely have any business to attend to before they attain the age of twenty-one. They are usually older, when, through their father's or their husband's death, they find themselves possessed of money of their own, and are then first called upon to act. They naturally feel shy and awkward, at that time of life, in asking such a simple question as, How am I to draw a Cheque? How should I write to my Banker to send me some money? I want to sell out of the Stocks; what must I do? How am I to get a Power of Attorney? When once known, a person soon finds that all these things are very simple, and as soon forgets how difficult and strange they once appeared to her. I trust this little book will prove useful to many of those who have yet to learn.



I shall be much obliged to any of my readers who will send me any good suggestions, likely to be useful, under cover to me, "Care of Messrs. Macmillan & Co., 29 and 30 Bedford Street, Covent Garden, London, W.C."

I cannot better conclude the Preface to my Fifth Edition, than by an extract from the Journal of Miss Berry, edited by Lady Theresa Lewis :—

"A woman who is proud of being what is generally called *A woman of business*, is proud of endowments that would not distinguish a Banker's Clerk. They are what every woman should be ashamed of *not* having, because every woman must have sufficient leisure to acquire them, but of the possession of which an intelligent mind can no more be flattered, than with the knowledge of the pence table."

E. S. G.



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# *Guide to the Unprotected.*

## CHAPTER I.

### INTRODUCTORY.

#### INVESTMENTS.


WHEN an inexperienced person comes into possession of her fortune, and especially if it be a small one, her first inquiry is, "How can I invest my money so as to get the highest possible income?" Let her rather seek to place it where her *Capital* will be *safest*. The Duke of Wellington used to say, "High interest is another name for bad security." In this country  $4\frac{1}{2}$  per cent is generally the highest *safe* Interest you can receive: 4 per cent more usually so. When

B  
+

6, 7, 8, or more per cent is offered by Banks, Mortgages, Loans, or Mines, beware of accepting it, as the probability is that you will lose both your Principal and Interest, as so many have done. Such an Interest can seldom be given consistently with safety.

Good Mortgages, and the Debenture Bonds of the leading Railway and Canal Companies, are very *convenient* investments for persons of small means, because the investors will at the end receive back the *same* amount that they originally invested, and in the meantime receive an *unvarying amount* of Interest paid *regularly*; also, in the case of a Railway or other like Company not being wholly successful, the Interest of its Bonds, etc., is paid *before* the Dividends of the Shareholders. Before deciding on your investment, consult your Solicitor, or some respectable Share or Stock Broker.


*Joint-Stock Banks.*—A lady should not *on any account* take Shares in a Joint-Stock Bank, Mine



Partnership, or any other joint trading concern, unless it be established under the new "Limited Liability" Act, as otherwise she is liable to lose her last penny if the Bank or speculation should fail. Even if "Limited," they should not be invested in without the greatest possible caution, nor until after very careful inquiries have been satisfactorily answered.

*Shares* in Railways, Canals, Gas and Water Works, may often prove good investments, but some risk necessarily attends them, as may be seen by the constant variations in the price of the Shares. The Interest or Dividend they pay is also frequently changing, according to the state of trade, demand, etc.


These sorts of investments pay from 3 to 9 per cent—sometimes even more, and sometimes much less—to original Shareholders (that is, to those who took Shares at the beginning of the concern), and from 3 to 5 per cent to those who purchase Shares. Where the Company is



equally successful year after year, their Interest is steady and safe, as it arises from the regular demand for gas and water, or the traffic on the railway or canal.

*Guaranteed and Preference Shares* are far safer investments than Ordinary Shares. By the former are meant Shares which, if a certain fixed Dividend cannot be paid by their own Company, must be paid by the Company which guarantees them. The Shareholders therefore cannot be paid less, but if the property be thriving they may in some cases be paid more. For *Preference Shares*, see Chap. IV.

*Do not put all your money into one concern.* Put it into several. Then if one falls in value another probably rises, and so your income will keep more equal: if one of your investments unfortunately turns out a failure, you lose only a part and not the whole of your fortune. When you think you have placed your money in the



safest way you can, do not alter its investment without some good reason. Every change costs money, and is attended with trouble and anxiety. You cannot buy or sell stock, or change your investments, without cost. There is the Broker's commission and the Government stamp to be paid.

*In investing Capital*, attend to the following suggestions :—


1st, *Bank*.—Select a safe and respectable Bank for the deposit of your money.

2d, *Asking advice*.—Seek a sensible and upright Friend, who is a good man of business, to consult as to what concerns are safe or unsafe for investments. Many worthy men are bad men of business, and recommend investments because they think or hear they are good, without knowing anything of the matter : and for that reason seldom consult ladies, as usually they know little or nothing of business, and when that is the case, it is much like the blind leading



the blind. Men who are in business are in the habit of looking out for investments for their own money, and of hearing competent opinions upon them ; and if they are upright in their dealings and are doing well in the world, it is fair to presume that their judgment is good. Having found one, be guided by him, and do not ask everybody's opinion, which only unsettles you.


*Imposition.*—To show the attempts to impose on an inexperienced man, I may mention an anecdote I heard from a person who had been almost persuaded by a friend, who knew nothing of business, to take some Shares in a Company which promised extremely good interest. He went to the office, which was in the City, to make inquiries. The Manager tried much to persuade him to invest, assuring him of the safety of the concern. While C—— was hesitating, a man rushed in, and said in an eager tone, “Pray, Sir, have you any more Shares on sale ?



I have an order for fifty more ; they are in such great request that I am afraid of their being all sold before I can get enough." His manner and words opened C——'s eyes, who suspected that this was a plan to entrap him to invest, and he quietly walked off. The Company failed in a very short time afterwards.

## DOCUMENTS, TO PRESERVE.

Set up a neat tin box, or, what is better, a good fireproof box, to hold your Deeds, Scrip, Bonds, Receipts, and Papers of all kinds connected with business. Keep this locked up in a safe place, or it may be deposited with your Bankers for safe custody during absences from home, or for longer periods if necessary. Keep *all* papers, letters, etc., relating to money and business transactions. Never burn any letter or paper on business ; much trouble and loss are often occasioned by inexperienced persons doing this. In the course of three or four years, and not till then,



you will learn what is necessary to keep and what is not.

*Arrange* your Papers under a few heads. Fold them up neatly of one size, and “docket” them ; that is, write outside what they are, and the date of receiving them, thus—

*1st March, 1863.*

—

*Midland Railway  
Co.*

—

*Notice of Call,  
payable on  
1st July, 1863.*

*Keep all receipted Bills* six years ; and then, if you find them an incumbrance, you may destroy them, because an unclaimed simple contract debt of more than six years' standing is not recoverable at law. Fold them up lengthways, and "docket" them as I have just described. Suppose you make a purchase of furniture from Mr. Richard Jones, for £1 : 2 : 6 on Jan. 5th, 1863 ; then his receipted bill should be folded lengthways and docketed as follows :—

*Jan. 1863.*

—

*Jones, Richard,  
London.*

*£1 : 2 : 6*

—


*(Furniture.)*

At the end of the year, or oftener, the Bills that have accumulated are quickly arranged alphabetically, or according to date, and tied up. There is thenceforward no trouble in referring to a Bill. All this seems irksome at first, but it is wonderful how natural it becomes to fold them of one size and docket them, before putting them away in your drawer. When unscrupulous tradespeople are aware you are methodical, they seldom send in a Bill twice.

*Pay your debts regularly*, though they be ever so small. Many tradespeople are ruined by the thoughtlessness of their employers, and have to borrow money at a very high rate of interest, till it suits the convenience of their customers to pay their Christmas or Midsummer Bills!

Time is money to the poor.

*The difference of being rich or poor.*—A man is rich who lives upon what he *has*. A man is poor who lives upon what is *coming*. A prudent man



lives within his income, and saves against "a rainy day." Keep your expenses within your income, and you avoid the temptation of doing many shabby actions. "You cannot burn the candle at both ends."

*Ready Reckoners.*—Every one should possess "A Ready Reckoner." It is of use in many ways, and contains Tables of Interest, Wages, Percentage, Weights and Measures, etc.


*Bank-notes.*—When you receive Bank-notes, either those of the Bank of England or of Country Bankers, it is advisable to write your initials on the back of each note, and insert a memorandum in your Pocket-book, or some other book, of the amount, number, place of issue, and date of each note. Should all or any of these notes be stolen, lost, or mislaid, immediately write to or call upon your Banker, supplying the above information, and measures will at once be taken to "stop" or refuse payment of them. For another reason,

the writing your name or your initials at the back of each note enables you to identify it among others, in case of any misunderstanding after it has been received or paid away ; thus—

*F. M. S. May 3, 1863.*

#### SIGNING DOCUMENTS.


Inexperienced persons should pause before they consent to sign their name to any Document, and particularly before signing and putting their finger on the seal and saying the cabalistic words, “ I deliver this as my Act and Deed.” Such a document is called “ a Deed,” and you should understand *well* what it is you are undertaking the responsibility of, and that by signing you may imperil your last shilling. As a rule, you should never sign a Deed, or a Bill of Exchange, or a Promissory Note, or any other important document, without first consulting your legal adviser. But you need feel no anxiety in *witness-*



*ing another person's signature to a Deed.* The act is one that cannot compromise you, and it is a social duty to perform, for you are sure at some time to have need of the same assistance in your own behalf. Considerable inconvenience is sometimes caused in country places, by a friend declining to do this simple act of kindness.

*Signature.*—Sign your name always in the same way in Cheques and business papers, that it may be recognised, and make it as *distinct* as possible. Many whose writing is in other respects clear and legible, sign their names in such a manner that it is almost impossible to read them, and such signatures are far more easily forged than when boldly and simply written.

*Address in Letters of Business.*—It is always usual to write at the bottom or top of the letter the name of the person to whom it is addressed, as, since envelopes have been used, it is seldom mentioned otherwise in the letter. If writing to





a stranger, it is desirable to give your full address at the end or the top of your letter, in order that the person you write to may know how to direct the reply. Suppose the signature is E. Smith, it would be puzzling to know whether to direct it to E. Smith, Esq., or Rev. E. Smith, or Captain Smith, or if the letter is from Mrs. or Miss Smith. It would be well to begin your letter—

*Rev. E. Smith,  
6 Guy Street,  
Warwick.*

*To Wm. Browne, Esq.  
Sir—I beg, etc. etc.,*

*Yours truly,  
E. Smith.*

*Jan. 7, 1881.*

*Keep copies* of all letters you write on business matters ; it is often necessary to refer to them.

In writing letters of business, they should be short, clear, and to the point. No superfluous words—no repetition. Each subject should be in a separate paragraph, and written on the full size

sheet of note-paper. It is a great mistake to suppose that a long letter gets more attention ; it is quite the contrary.


## RESIDENCE AND ADDRESS.

When you place any money in an investment, be particular to send your full address, *legibly* written, to the Secretary of the Company, and inform him to what Banker he is to pay your Dividends. If you change your residence, immediately write to inform him of the fact. It is best to do this a little time before the money is due. Some people make their address still clearer by putting a line round it, thus—

<p><i>Mrs. Lagton, St. Mary's Cray, Kent.</i></p>
---

*To the Secretary of—— Company.*

*Sir,—I request you to take notice that my address in future will be A. B., at —— Place, —— (Town), and*



*to enter it accordingly in your books. I beg you will acknowledge the receipt of this letter.*

*Yours obediently,*

(Here add your signature, address, and date.)

#### BUSINESS TRANSACTIONS WITH FRIENDS.

In *transacting business*, such as buying or selling Stocks, Railway Shares, and especially Land, or in any money affairs, even with the nearest relation, make it a rule that everything be transacted in the same formal business-like manner that would be adopted if he were a stranger. Were this rule attended to, frequent annoyances, much expense, and many family quarrels, would be avoided. In disputed cases, resulting from the absence of a business-like understanding, friends and relations *may* become satisfied by mutual concessions and confidence in one another's integrity ; but when they die, their Executors are bound to act by the strict judgment of the law.

*Saleable Title.*—When Shares or Land are

given or sold to you by a relation or others, ask your legal adviser to see that all necessary steps are taken for making your Title a *saleable* one, so that you can sell the property whenever you may desire to do so, without trouble or extra expense.

*Security.*—If you lend money as an investment, always take every precaution to obtain a safe security for it from the borrower—viz. a Mortgage of Land or other Property, worth at least, in the case of Land, one-third more, and in most other cases, half as much again as the sum you lend. Your own legal adviser ought always to prepare your Security. His costs are usually paid by the Borrower.

*Receipts from Friends.*—Always take a *Receipt or Acknowledgment* from a relation as from a stranger, for borrowed money. Should your relation die, his Executors would not be legally justified in paying you, unless you had a Receipt or some other proof of debt to show, or he had


named it in his Will. Executors must act only on legal evidence or pursuant to (*i.e.* in accordance with) the directions of the Will ; they cannot use their own discretion.

If you have lent a person money, when he pays it back you will have to return the Receipt or Security he gave you.

Do not lend or show a Deed or Map of your property to any person, without the advice of your Attorney, and in any event desire the person who borrows it to give you a Receipt for it. An old Map of Land is often a most important document to determine boundaries.

#### BROKERS AND BANKERS.

*When you want to buy or sell* Government Stocks, or Shares or Stock in any Railway, Canal, Gas, Water Works, or other Company, it is necessary to employ a Broker, who charges a percentage—or, in other words, a Brokerage or Commission—upon the amount of the Sale or Purchase. It



is of course important that the Broker so employed should be of high standing and *respectability*. Bankers also undertake to transact all business of this description, and they hold themselves responsible for the proper completion of the Sale or Purchase, and, generally speaking, no extra expense is incurred by the buyer or seller; an understanding or arrangement subsisting between the Banker and Broker as to a division of the Commission.

The Broker's charge rarely, if ever, exceeds  $\frac{1}{2}$  per cent, or 2s. 6d. for every £100 of Government Stocks. It varies considerably in Railway and other Shares, but is always in accordance with the regulations of the Stock Exchange.


Always give your instructions in writing; it prevents many opportunities of mistake.

*Money on Deposit.*—When you sell any Shares, etc., place the money in a Bank till you have found a new investment. If it is to lie in the Bank for any length of time (two or three months,

or longer), it is better to lodge it on a Deposit Account, as the Banker will generally pay interest at a rate agreed upon at the time of making the deposit. If it is a very large amount, you can put it into the Funds or buy Exchequer Bills.

#### DIRECTORSHIPS.

The Individuals for whose guidance this book is written, ought not, under any circumstances, to be Directors. At all events, never consent to be a Director of a concern, unless you are prepared to attend personally to it. You may not only be liable, by the acts of others, to lose the whole of your property, but you are misleading, by making the public fancy you attend to the concern.



## CHAPTER II.

### *MONEY TRANSACTIONS WITH BANKERS, CHEQUES, AND BILLS.*

WHEN you have fixed upon a Banker, and placed some money in his hands, he will give you a book, called a Bank-book, or Pass-book.

#### BANK OR PASS BOOK.


The Banker will enter on one side of this book, all the money that is paid into the Bank by yourself or by others for you. These sums are called Credits, and that side of the book is called Cr, short for Creditor. On the other side, he will put down from time to time the money you have drawn out of the Bank, by Cheques, or Orders.

---



These sums drawn out are called Debits, and that side of the book D<sup>r</sup>, or Debtor.


Never write anything *yourself* in your Pass-book, for it should be entirely written up by the Banker from time to time from his ledger, of which it is considered to be a copy, and it is then legal evidence, as against him, of the state of your account. If you reside near your Banker, it is a safe plan to produce your Pass-book at the Bank every time money is paid in to the credit of your account. If this is done, the Banker will enter the payment in the book, and the necessity for a Receipt will be obviated. Every six months, or, better still, once a month, your Pass-book should be sent to the Bank to be "*made up*;" that is, to have all money paid into the Bank, and all money drawn out of the Bank, entered into it. The sums of the entries on each page are carried forward to the next corresponding page, until the time arrives for balancing the book, which is generally done the 30th June, and 31st of December. By having the book made up frequently, you will



see that all is entered properly, you will be able to ascertain at a glance what money you have in the Bank, and you can avoid "overdrawing your account," that is to say, drawing a Cheque for a greater amount than you have in the Bank. An account should never be overdrawn, unless there has been a previous arrangement with the Banker to that effect.

When you want your Bank-book "*made up*," write to your Banker, enclosing it, or take it yourself, and ask him "to make it up." The postage is so small, that a Pass-book, if its ends are left open, may now be sent by Book Post for a trifle. Bankers will, if desired, send a monthly statement of your account in a letter, as a *substitute* for a Pass-book. This is especially convenient to persons who travel frequently abroad.

*Sums of Money in a Banker's hands.*—Your Bankers gain nothing for receiving their customers' money, paying their Cheques, and running the risk of fraud, except the commission on Cheques, and




the interest they obtain from the use of the balance of money in their hands. It is therefore unhand-some if you leave less than an adequate balance. What the precise sum should be, depends on the *number and size of your transactions.*

#### CHEQUES.

Formerly it was not legal to draw a Cheque for a sum under One Pound, but there is now no restriction in this respect. It is better, however, not to be in the *habit* of drawing Cheques for very small amounts, say under £5, as it gives a good deal of trouble. You can easily pay small sums either in Cash or by Post Office Order ; but when necessary, Bankers will not generally object to small Cheques, especially in those cases where a person keeps a large balance always in the Bank.

No sum less than a penny is ever mentioned in a Cheque.



## MONEY TRANSACTIONS WITH BANKERS. 25

A Cheque on a Banker is merely an order on the Banker to pay money to *A. B.* or Bearer, or to *A. B.* or Order. It is usually written lengthways on a half-sheet of note-paper, when a printed form is not used. Suppose your name is Catherine Neville, that you bank with Messrs. Coutts, and wish to pay Mr. *A. B.* £15 : 2 : 6. Write :—

*London, Jan. 2, 1874.*

*Messrs. Coutts & Co.*

*Please pay Mr. A. B. or Bearer,  
Fifteen Pounds Two Shillings and Sixpence.*

£15 : 2 : 6


<i>C. N.</i> <i>Catherine Neville.</i> <i>2/1/74</i>
--

The signature, or initials, is written across a penny *receipt* or *draft* stamp, not a penny postage-stamp. In some cases it is absolutely necessary to add the sum and date, *i.e.* on stamps required

to be affixed to Foreign Bills of Exchange. I have inserted specimens of each kind in this book. In every case in which a penny *adhesive* stamp is used, either in a Cheque or Receipt, it is a prudent plan to write your initials thereon, and to add figures showing the date, as in the above specimen, and, in the case of a Receipt, add figures showing the amount mentioned in the Receipt.

By the Stamp Act of 1870 it is provided that an instrument stamped with an adhesive stamp is not to be deemed duly stamped, unless the person bound to cancel the stamp writes on or across it his name or initials with the date, or unless it is otherwise proved that the stamp was affixed at the proper time ; but the holder of a Foreign Bill of Exchange with an uncanceled stamp, may himself cancel it.

Any person who may get possession of the Cheque in the preceding form, can procure its payment at Messrs. Coutts' Bank without question.



Suppose, however, you write—

*London, Jan. 2, 1874.*

*Messrs. Coutts & Co.*

*Please pay Mr. A. B. or Order,  
Fifteen Pounds Two Shillings and Sixpence.*

£15 : 2 : 6

*Catherine Neville.*

C. N.

2/1/74

Then the Cheque cannot be paid, until Mr. *A. B.* has written his name on the back of it. Therefore, whenever you send a Cheque by Post, or Messenger, write it “or Order,” and not “or Bearer;” this shields you from any fraud except direct forgery. Indeed, you will find it a safe precaution to make all your Cheques payable “to Order,” as you will thereby retain evidence of the payment having been made, even if you lose your Receipt.

*Crossed Cheques.*—But there is yet a further

precaution, if you write "& Co." across, as in the following form :—

<i>Messrs. Coutts &amp; Co.</i>	§ b	<i>London, Jan. 2, 1874.</i>
<i>Please pay</i>		<i>Mr. A. B. or Order,</i>
<i>Fifteen Pounds Two Shillings</i>		<i>and Sixpence.</i>
<i>£15 : 2 : 6</i>		<div style="border: 1px solid black; padding: 5px; display: inline-block;"> <i>C. N.</i>  <i>Catherine Neville.</i>  <i>2/1/74</i> </div>

Then, not only must Mr. *A. B.* first "endorse it" by signing his name on the back, but it will not be paid by your Banker unless it is presented for payment by some *other Banker*, or a known Customer. If a dishonest person should improperly obtain the Cheque, and forge Mr. *A. B.*'s name, the thief could not even then get the Cheque cashed, unless he happened to be in such good circumstances as to have an account of his own with a Banker. This reduces the risk of fraud very considerably. If, instead of writing "*and Company*," or only "& Co.," you write the name

of Mr. *A. B.*'s Banker, the chance of fraud is still further reduced. Always adopt this or the last preceding form, when you cannot obtain a Receipt *at the moment of writing the Cheque.* To make a crossed Cheque still safer, many people cross the Cheque with "not negotiable." Then, in that case, the Banker takes still more care as to whom he pays the money, than even in the case of a simply crossed Cheque. But it is advisable *only* to do so when a Cheque is sent by post, or it may give great trouble to the recipient.

Never cross a Cheque intended to be presented for payment at your *own* Bank, by the Person in whose favour it is drawn, and never give a crossed Cheque to a Person who does not keep a Banking Account, as such Person may have a difficulty in getting it cashed.

Married women often feel a difficulty in endorsing cheques, when a draft is payable to them under the Christian name of their Husband—such as Mrs. John Smith; the proper form is Jane Smith, Wife or Widow of John Smith. It



is better, in all cases where possible, for the drawer of a Cheque to make it out in the Christian name of the Wife or Widow, rather than that of the Husband.

*Dating Cheques in advance of the day.*—Never let a Cheque bear the date of a day after that on which you issue it—as it is unlawful.

*Cheque after a person's death.*—A Banker will not pay a Cheque if he is aware the Drawer is dead. He is quite justified in paying the Cheque if he is ignorant of the fact.

The “*Drawer*” is the person who signs the Cheque.

*Cheque, when presented for payment.*—A Cheque should be presented for payment as soon as possible after it has been received, as in the event of any undue delay and failure of the Bank, the holder will have no claim on the

Drawer ; besides which, the Drawer's death or bankruptcy may prevent the Banker paying or "honouring" it.

*Cheque, if dishonoured.*—The Banker writes on it "No effects," or "Refer to Drawer," or he gives some other reason for not paying it. When he writes "Not endorsed," it must be returned, and cannot be paid till signed by the Person to whom the Cheque is payable.

*Blank Cheques.*—Never be persuaded to give a blank Cheque signed with your own name before the sum is inserted, unless you take this precaution, of writing boldly across the Cheque "Under nine pounds" (or whatever the sum may be) which certainly covers the debt.

*Writing distinctly.*—Cheques should be filled up distinctly and carefully, and as far as possible to prevent fraudulent alteration. Thus in draw-

ing a Cheque for eight pounds be careful that the “*t*” at the end of the word “*Eight*” should join on the “*P*” of the word “*Pounds.*” No sum is so easily altered in a Cheque, if it should fall into the hands of a dishonest person. By the simple addition of a “*y*,” “*Eight*” becomes “*Eighty.*” The dots should be put very close to the figure 8, which should be written large, to prevent the figure 0 being added after. It is advisable not to allow room for a dishonest person to add anything *before* the sum written down. Thus, if your Cheque is for £60, you must not leave space enough to add “*Two Hundred*” before the “*Sixty.*” Another safeguard is as follows:—Suppose your Cheque is for £8 : 15 : 6, write across it in bold letters the words, “*Under ten pounds.*”

*Stamp.*—All Cheques must have either an adhesive or impressed penny Draft or Receipt Stamp, not a Postage Stamp. When you write a Cheque on a piece of note-paper, you must

affix a Stamp, and cancel it as already directed in page 26.

*Printed Cheque-Book.*—Ask your Bankers for a Cheque-book ready stamped ; it saves trouble. You will have to pay a penny for each Stamp : a small-sized book contains about three dozen ; it will therefore cost about 3s. Your Cheque-book should be locked up, *never* left about. Before using any Cheque, see that the whole of the Cheques are numbered in a regular series. The same number should be printed or written on the Cheque, and in the margin or counterfoil, on the left-hand side of the Cheque-book.

In another page is a specimen of the Cheque-books ordinarily given.

The margin on the left-hand side is for setting down the particulars of the Cheques that have been drawn and torn off.

Sometimes, though not frequently, the words "On demand" are printed in the form of a

Cheque, but they are wholly immaterial, as every Cheque is payable on demand, *i.e.* on presentation to the Banker on whom it is drawn.

If your printed Cheque is to "Bearer," and you wish to make it to "Order," put your pen across "Bearer" and write "Order," as thus, ~~Bearer~~  
Order.

*London, 3d April 1873.*

*Messrs. Coutts & Co.*

*Please pay Mr. A. B. or ~~Bearer~~*  
*Order,*

*Twelve Pounds.*

£12:0:0

F. S.
Frank Smith.
3/4/73

If, however, your printed Cheque is to "Order," and you wish to make it to "Bearer," it will be necessary not only to put your pen across "Order" and write "Bearer," but also to write your initials opposite the alteration.

No. 1.	No. 1.	Liverpool, 18
day of 18	Messrs A. B. & Co., Bankers, Liverpool.	
to	Pay	or Bearer,
£	£.	

We will suppose that Mrs. A. Bushe banks with Messrs. Edwards of Newcastle, and that she wishes to pay Mrs. Mary Collins, on May 4th, 1867, the sum of £27 : 6 : 8 for furniture.

No. <u>16</u>	No. <u>16.</u>	Newcastle, 4th May, 1867.
4th day of <u>May</u> 1867,	Messrs. Edwards, Bankers, Newcastle,	
to <u>Mrs. Collins,</u>	Pay <u>Mrs. Mary Collins</u>	or Bearer,
<u>Furniture</u>	Twenty-seven Pounds Six Shillings and Eightpence.	
<u>£ 27 : 6 : 8</u>	<u>£ 27 : 6 : 8</u>	
* * * * * I enclose your Cheque off here. * * * * *		<div style="border: 1px solid black; padding: 2px; display: inline-block;">         A. B.          Ann Baylye.          4/5/67       </div>

(This part you keep.)

In the margin or "counterfoil" of your Cheques a useful reference may be made to know when, and to whom and for what, they were severally paid.

*To procure money from your Banker for yourself.*  
—Write a Cheque “to Self or Bearer.”

Never send any notice, nor write any letter to your Banker on a Post Card.

*To procure money from your Banker for yourself by Post.*—Write a Cheque “to Self or Bearer;” cross it with the name of your Banker, and send it by post to him with the accompanying letter. Suppose your Banker is Messrs. Coutts—

*To Messrs. Coutts.*

*Please to send the amount of the enclosed Cheque for £20:0:0, in five-pound notes, in a registered letter to my address as below, viz.*

(State address.)

<p>Messrs. Coutts &amp; Co.</p> <p>Please</p> <p>Twenty Pounds.</p> <p>£20:0:0</p>	<p>Messrs. Coutts, London.</p>	<p>pay to self, or Bearer,</p>	<p>London, March 13, 1873.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 20px;"> <p>E. S. Ellen Strange. 13/3/73</p> </div>
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Or, it is sufficient to write a letter, without sending a Cheque, but a penny Receipt Stamp must be affixed to the letter and properly cancelled, as on a Cheque, thus :—

*London, March 13, 1867.*

*To Messrs. Coutts.*

*Please to send Twenty Pounds (£20:0:0) in five-pound notes, in a registered letter to my address as below, viz.*

(State address.)

<i>E. S.</i>
<i>Ellen Strange.</i>
<i>13/3/67</i>

*N.B.* — Remember there must always be a penny Receipt Stamp on every cheque, whether written on a sheet of paper or on a printed Form. Always use the printed form in preference to a written one.

*Transferring Money.*—It is often convenient to write a note to your Banker, to *transfer* money

## MONEY TRANSACTIONS WITH BANKERS. 39

you owe, to another, who banks at the same Bank as yourself. In this case there is no possibility of fraud or loss from the miscarriage of your letter. You may write thus :—

*London, March 4th, 1867.*

*Messrs. Barclay & Co.*

*Please transfer Six Pounds Five Shillings (£6:5:0)  
to Mr. Francis Mark's account with you, and charge it to  
my account.*

<i>E. W.</i>
<i>Emily Wilson.</i>
<i>4/3/67</i>

It is safer to send the letter as above, than to enclose a Cheque to your Bankers, requesting them to place the amount mentioned to Mr. Mark's account.

If the person in question does not bank at the same Bank as yourself, this is the form :—

*Norwich, 4th Sept. 1866.*

*To Mr. Henry Somerset,  
Manager of the Norwich Bank.*

*Please to order the payment of Twenty Pounds  
(£20:0:0) to the account of Mr. Eli Smythe, with  
Messrs. Lloyds, Bankers in Birmingham, charging it to  
my account.*

*J. G.  
Jane Gubbins.  
4/9/66*

When Interest has to be paid—

*Banbury, March 26th, 1867.*

*To the Manager of the Banbury Bank.*

*Please to transfer to Mr. Richard Norfolk's account  
with you, the sum of Thirty-four Pounds, and also interest  
at the rate of five per cent per annum on the same, from  
January 1st to March 25th of this year, charging the  
amount to my account.*

*J. E.  
Julia Edwards.  
26/3/67*

# MONEY TRANSACTIONS WITH BANKERS. 41

## Cheque for Executor accounts—

<p><i>To the Sheffield Banking</i></p> <p><i>Nine Pounds Six Shilling s.</i></p> <p><i>£9:6:0</i></p>	<p>§</p> <p>3</p> <p>Pay</p>	<p><i>Weymouth, Nov. 6th, 1873.</i></p> <p><i>Company, Sheffield.</i></p> <p><i>to selves, or Bearer,</i></p>
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6/11/73.  
H. A.  
J. R.  
£9:6:0

*Henry Allport.*  
*Jane Richards.*  
*Executors for the late Mrs. A. Burns.*

*Cheques.*—When required to be signed by a friend in case of necessity.

When a person is afraid that he may be unable for a time, through illness, to sign any Cheques he may want, he can write to his Banker and request him to honour all Cheques [not exceeding in the whole £     ] signed by his friend—say A. B.—in his name; but he must at the same time enclose the signature of A. B., who will sign the Cheques thus :—

*A. B.*  
*for C. D.*

On his recovery he should write to the Banker and cancel the above order.

*Payment of Calls and Annual Subscriptions.*—  
The following forms may be useful.

### Payment of Calls.

*London, 1st December, 1862.*

*Messrs. Hoare,*

*I request you to pay to Messrs. Attwoods, Bankers, Chester, the sum of Sixty Pounds, in payment of the enclosed Call of the Chester Waterworks Company. When you receive their Receipt, please forward it to me.*

*E. S. L.*

*Emma S. Lagton.*

*1/12/62*

Or—

*Warwick, 5th Nov. 1873.*

*To Messrs. Lloyds & Co.*

*Pay Birmingham and Midland Bank, for Birmingham Waterworks Company, Twenty Pounds, being the amount named in the enclosed Call Circular of that Company.*

*£20:0:0*

*S. E. G.*

*Sarah E. Gregory.*

*£20.*

*5/11/73*

Payment of Annual Subscriptions.—

6th Jan. 1863.

*Messrs. Hoare,*

*Please pay Two Pounds (£2 : 0 : 0) to the account of the Derby Infirmary with Messrs. —, and continue the payment of the same on each succeeding January 1st until further notice.*

M. G.
Mary Green.
6/1/63

*To open an Account with a Banker.*—It is sometimes convenient to have a Banker in London, as well as one in the country. If you wish “to open an account,” that is, to begin banking with one, obtain an introduction, and arrange, either verbally or by letter, with the Banker for the opening of the account; but the person who introduces the customer to the Bank is expected to have some knowledge of his friend’s monetary affairs, and of his moral responsibility, as a protection to the Banker.

Write thus to the new Banker—say Messrs. Barclay.

(Put date and full address.)

*To Messrs. Barclay.*

*Gentlemen—Please to put the enclosed Cheque to the Credit of an Account, which I will, with your permission, now open with you.*

*Yours,*

*EMMA BROWN.*

If you have occasion to remit money to your Banker, the following forms may be useful :—

(Put date and full address.)

*To Messrs. —*

*Gentlemen—Please to place the enclosed Cheque to the credit of my account with you.*

*Yours,*

*Caroline Smith.*

Or—

(Put date and full address.)

*Messrs. Coutts.*

*Gentlemen—I have this day desired the Bath Bank, Messrs. James, to transfer Four Hundred Pounds to my credit with yourselves (£400).*

*Yours obediently,*

*Caroline Smith.*

## MONEY TRANSACTIONS WITH BANKERS. 45

Then you must write to your old Banker,  
Messrs. James—

*Birmingham, 1st Jan. 1864.*

*To Messrs. James, Bath Bank.*

*Please pay Four Hundred Pounds to my account  
with Messrs. Coutts in London.*

*Your obedient Servant,*

£400 : 0 : 0

C. S. Caroline Smith. 1/1/64
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*Post Office Savings Bank.*—Persons going to the sea-side, if they have a spare £30 in the Post Office Bank, can draw it out anywhere in England when they find themselves short of money. They must allow three days for notice.

Post Office Bank Capital for a boy at school also, or in lodgings in London, or anywhere from home, is often useful. The Post Office Savings Bank Book tells you where and in what amount he drew out his money.

*Money at Interest.*—Many Bankers allow



Interest on Deposit, and some also allow Interest on the credit balance of a large current account. If you have money in your Bankers' hands, and wish some of it to be placed at Interest, write—

(Date and place.)

*Gentlemen—I shall be obliged by your informing me whether you allow Interest for money left on Deposit, what is your present rate, and what notice you require for the withdrawal of the same.*

*Yours obediently,*

*Caroline Smith.*

*A Deposit Account* means an Account, kept by your Banker, of money left in his hands, on the understanding that he is to pay you a certain rate of Interest agreed upon, and that he will require you to give him a specified notice before the money is withdrawn. The Banker will give you a receipt, which should be carefully kept.

When you wish to withdraw money from your deposit account, write—

(Date and place.)

*Gentlemen—I hereby give you notice that I wish  
to withdraw from my deposit account, the sum of £  
at        days from this date.*

*Yours faithfully,*

*A. B.*

*To Messrs. —*

The usual notice required by Bankers is fourteen days, but the time is always stated in the deposit receipt, as well as the rate of interest to be allowed.

The deposit receipt is given up to the Banker on the withdrawal of the money.

If you have a deposit *book*, you must bring or send it to the Bankers, when the time has arrived for receiving the money, in order to have it entered in the deposit book as withdrawn, and you have to write a cheque, stating the amount drawn from "Deposit Account." The two accounts with the Bankers being kept quite separately.

*Receiving Cheques.*—When a Cheque is received by you, and your Banker resides at a distance, cross it with the name of *your* Banker, if it be not already crossed, and send it in a letter, which you should register if the Cheque be of much value, and write—


*April 6th, 1867.*  
(Address.)

*Messrs. Coutts & Co.*

*Please place the enclosed Cheque for  
£15 : 12 : 6 to the credit of my account.*

*Emma Gregson.*

*N.B.*—On receiving a Cheque, or any remittance of money, acknowledge its receipt by return of Post, specifying in your letter the amount. But before sending the Cheque to your Banker see if it is made payable “to Order.” If so, endorse it—that is, sign your name behind it. Otherwise you give great trouble to your Banker, who will have to return it to you, to make the endorsement; and it is advisable, whether it be payable to order



or simply to Bearer, to write across the face of it, between two lines, the name of your Bankers, thus :—

*Messrs. A. B. & Co.,  
Bankers, London.*

If your Banker lives near to you, and you intend paying the Cheque to him yourself, the endorsement had better not be made until you call upon him.

*Casual Account.*—If you have no Banker, and want to pay away a certain sum of money in one or more payments, Bankers will receive the money as a *Casual Account*, and cheques may be drawn upon it, and a small commission charged, unless the money is left sufficiently long to cover expenses.

*Payment of money at a distance.*—If you have no Banker, and want to repay a Loan, ask a Banker in the Town in which you live, for a Bank

Post Bill for £—— payable to —— . If the Draft is made payable on demand, there would probably be a small commission charged for it. But if drawn at ten days after date, there would be nothing to pay (see Bank Post Bills).

*Never destroy a Cheque.*—If a Cheque is given you, and you do not wish to use it, tear off and destroy the *signature*, then enclose the Cheque (which, having no signature, is useless) to the person who drew it.

*Cheque book.*—If *lost or stolen*, write at once to your Bankers—

*London, Nov. 6th, 1873.*

To Messrs.                      , Bankers, Bristol.

Gentlemen,

*My Cheque-book has been lost or stolen. I shall feel obliged by your forwarding me another. I will also thank you not to honour any more cheques from my old book, unless it be one drawn yesterday in favour of Mr.*

*for £18:6:0, and which may not yet have been presented.*

*I remain, yours,*

*D. Fraser.*

*On the death of a customer.*—The Banker will not part with any balance standing to his credit, till he has seen the probate of the Will, or letters of administration, in order to register it in the Bank books. Then the balance is at the disposal of the Executor or Administrator.

## LETTERS OF CREDIT AND CIRCULAR NOTES.

*When a person is going to travel* on the Continent he usually takes with him a letter of Credit, or Circular Letters, generally both. In order to obtain the former, he deposits with his Banker the sum he wishes to have entered in his Letter of Credit, and names the Towns where he may probably wish to draw money.

*Letters of Credit.*—Suppose Mr. A—— is going to Rome, and thinks he may possibly want £500, and may wish to draw money in Paris, Basle, Florence, Rome, and Frankfort. He writes to his London Banker (or else asks

his Country Banker to write to their London Banker), to send him a Letter of Credit for £500 upon those places. Should he mention to him two or more Towns, he must sign his name on the like number of slips of foreign or thin paper, and enclose them at the same time.

The London Banker writes to each of the Towns specified, and encloses Mr. A——'s signature. Mr. A—— will see that those particular Towns are mentioned in his Letter of Credit, and what Bankers he can go to ; also the full sum he may draw for. If Mr. A—— finds he wants £50 in Paris, he refers to his Letter of Credit, and takes it to the Banker mentioned, and asks for that sum in the coin of the country. He is requested to sign his name, and if the signature is like that on the slip of paper sent from Mr. A——'s London Banker, the money is immediately paid to him, and the Banker inserts in the Letter of Credit how much Mr. A—— has received from him, which enables other Bankers to see how much remains of the

£500, when he asks for more money. On Mr. A——'s return to England, he sends the Letter of Credit to his Banker, that he may know how much has been drawn.

A letter of Credit is worded much in this way :—

Messrs. L——,	Geneva.
„ F——,	Turin.
„ M——,	Vienna.

London, 9th July, 1862.

Gentlemen,

We have the <sup>only</sup> pleasure to establish a credit in favour of X. Y., Esq., who will present to you this letter, and in <sup>force</sup> we will thank you to supply him with Cash to be the <sup>months</sup> extent of One Hundred Pounds (£100 sterling), or such <sup>part</sup> thereof as may not have been previously paid <sup>on this date</sup> upon this credit, writing off on the back of this letter the sum advanced, and taking his <sup>This credit to be</sup> drafts on <sup>from us</sup> in your favour, for your reimbursement, for which we engage duly to honour.

We are, Gentlemen,

Your very obedient Servants,

A. B. & Co.



*Circular Notes*, for ten pounds and upwards, can be obtained from many London Bankers, and the intending traveller's own Banker will obtain them for him. They have this advantage over a Letter of Credit ; the traveller can receive his money at many different places, instead of one or two fixed towns, and even innkeepers will frequently cash them.

“The traveller, having determined how much money he will require for his journey, pays in that sum to the Banker, and receives in exchange, without any charge, notes to the same amount, each of the value of £10 or upwards, together with a general *letter or order*, addressed by the House to its foreign agents, which serves to identify the bearer. The letter is addressed to nearly two hundred agents and correspondents in different parts of Europe, so that wherever the traveller may be, he cannot be very far removed from his supplies.

“The value of the Notes is reduced into Foreign money, at the current usance of exchange

on London, at the time and place of payment, subject to no deduction for *Commission*, or to any other charge whatever, unless the payment be required in some particular coin which bears a premium. They are drawn to Order, and the traveller will naturally, for his own security, not endorse them till he receives the money; besides which, such checks are so concerted with the agents as to render a successful forgery of his name scarcely possible." See Murray's "Hand-book." On the traveller's return to England, should he still possess any of the Circular Notes, and wish to have them changed into English money, he must take them to the London Bank which issued them, or send them through his own Banker. In either case, each of the Circular Notes must be signed before being delivered up.

## BILLS.

*Bank Post Bills.*—The Bank of England issues Bills at seven days' sight, and country Bankers

also issue similar Bills at various dates, not exceeding 21 days' date. All these Bills are made payable to Order, and as they require endorsement by the "payee" (that is to say, the person to whose order they are made payable), they afford a safe means of remitting money by post.

*Bills of Exchange, and Promissory Notes*, so seldom enter into the experience of the "Unprotected," that it is unnecessary, and perhaps useless, to explain the technicalities belonging to them in this work. The best plan is to take them to your Bankers at once, and you will then obtain any explanation or information that may be required. I add a form of each.

#### PROMISSORY NOTE.

£100 : 6 : 0

*Bristol, 15th March, 1863.*

*On Demand [or — days, or — months after date or sight], I promise to pay C. D. or Order, the sum of One Hundred Pounds and Six Shillings, value received.*

*Fane Smith.*

BILL OF EXCHANGE.

£500 : 10 : 0

*Liverpool, 6th May, 1863.*

Three months after date [or any other  
period of time], Accepted, pay payable to my Order Five Hun-  
dred Pounds Ten Shillings and Sixpence for value re-  
ceived.

*A. B——.*

*To Mr. C. D.*

Every Promissory Note and Bill of Exchange must be written on an impressed Bill Stamp, according to the amount of the Bill. You will see the amount of Stamp duties applicable to Bills of Exchange and Promissory Notes, in most Almanacs.

I. O. U.

An I. O. U. is an admission that the signer thereof owes the money stated therein, to the person to whom it is directed, and may frequently be found convenient. For instance, if in travelling abroad, one's money runs short, and a relative

or friend lends a sum, it is the simplest way of acknowledging the debt. It can be written on a visiting-card, or any slip of paper.

*London, March 14th, 1867.*

*To Mr. ———*

*I. O. U. Two Hundred Pounds.*

*Anne Brown.*

An I. O. U. requires no stamp, and is admissible in evidence, because it merely affords proof of a debt, and is neither a Promissory Note nor a receipt. Be careful to adhere strictly to this form, and not to add more words, for if a person goes on to state when it will be paid,—for instance, “I. O. U. £200, to be paid on July the 10th, 1863,”—the latter words amount to a promise to pay upon a particular day, and the paper must be stamped, as a Promissory Note or an Agreement.

The right to receive the amount referred to in this instrument is not transferable by endorsement or otherwise. No one can sue on it, but the Person in whose favour it is made.

# CHAPTER III.

## THE FUNDS AND LEADING SECURITIES.

THE following statement contains a list of Government and other Stock most frequently dealt in :—

	Dividends due
Three per Cent Consols . . . . .	Jan. 5.
New Three-and-a-half per Cent Annuities . . . . .	
Two-and-a-half per Cent . . . . .	
India Five per Cent Stock . . . . .	July 5.
Bank Stock . . . . .	April 5.
Reduced Three per Cent Annuities . . . . .	
New Three per Cent Annuities . . . . .	
Annuities for 30 years, ending 5th April, 1885 . . . . .	
India Four per Cent Stock . . . . .	Oct. 5.
India Four per Cent Transfer Loan . . . . .	April 25.
	Oct. 25.
East India Stock . . . . .	Jan. 5.
	July 5.
East India Bonds . . . . .	March 31.
	Sept. 30.

## GOVERNMENT STOCK.

*Price of Stock or Public Funds.*—Refer to the Daily Papers for the price of the Stock required. Two prices are often mentioned. The *lowest*, at which people might have *sold*. The *highest*, at which they might have *bought*. There is little difference from day to day, unless some great political or commercial event has occurred.

“*Consols*” is an abbreviation of “Consolidated Three per Cent Annuities.” If the Consols are quoted at  $92\frac{1}{8}$  to  $\frac{1}{4}$ , it would mean that the public would sell £100 Stock at the rate of  $92\frac{1}{8}$  (that is, £92 : 2 : 6), to £92 : 5 : 0. Therefore at that price, £92 : 5 : 0, will buy £100 Stock, which always will produce 3 per Cent to the holder of it; or, in other words, for each £92 : 5 : 0, or whatever it may be, the purchaser can get £3 a year for ever.

Remember, no transaction in the Stock Market



THE FUNDS AND LEADING SECURITIES. 61

can be effected, but through the medium of a Broker, whether it be in Government Funds, Railways, or other Securities.

*Investing in the Funds.*—When you wish to invest any money in the Funds, or other Securities, either write to your Banker, who will employ his Broker, or employ your own Broker. Suppose you wish to buy £200 Stock, write thus:—

*To the Manager of the ——— Bank,  
or To Mr. A. B., Sharebroker, London.*

*Please to buy in my name the sum of Two Hundred Pounds Three per Cent Consols [or other security as the case may be], and procure a Power of Attorney for dividends only [when a Power is necessary].*

*Yours faithfully,*

*Anne Baxter.*

*When shall I send you a Cheque for the amount?*



Or, if you wish to invest a specific amount of money, write :—

*Please invest £200 in Three per Cent Consols in my name.*

The variation between the two instructions *may* make a great difference in the sum of money you have to pay. For example, the £200 may suffice to buy £225 of Three per Cent Consols, whilst if you buy £200 of Three per Cent Consols, you may only have to pay about £180.

*Dividends* on Government Stock are the half-yearly payments of Interest thereon. They are paid regularly, but generally three or four days after they become due. The transfer books used to be shut four or five weeks previous to the payment of the dividends; but now notice is given of a certain day, when any new transfers will be ex-dividend, transfers of Stock going on as usual, but the transferees will not be entitled to that

dividend ; this change of plan is a very great convenience.

You may receive your dividends at the Bank of England, if you go in person. If you cannot go, you obtain and sign a Power of Attorney for your Banker or Broker, or any one you can trust, to enable him to receive the dividends for you. In order to protect you from fraud, the Power of Attorney should be made out for *dividends only*. That is to say, it should authorise the person who is to act on your behalf to receive dividends only, and not to sell the Stock. After a Power of Attorney has been obtained, no new power for *dividends* is requisite, by reason of your increasing or lessening the amount of your holding, in the same description of Stock.

With regard to the transmission of dividend warrants by post, notice has been issued by the Bank of England reminding the public that any holder of Stock in the Public Funds, residing within the United Kingdom, may have his dividend warrant sent to his address by post, on

for the disposal of Stock, no Power of Attorney is required.

A Banker or Broker cannot act for any of his customers in the sale of Stock, without a Power of Attorney.

*For Selling out Stock.*—The most convenient plan, especially for Ladies, is to apply to their Banker, and for him to employ his Broker; or to write direct to their own Broker.

Suppose you want to sell out Stock to produce £1200, you can write thus :—

*Messrs. — & Co.*

*I desire to sell as much of my Three per Cent Stock [or New Three per Cents as the case may be] as will produce Twelve Hundred Pounds. Please procure a Power of Attorney to sell sufficient Stock to realise that amount only, and cause the sale to be made.*

*Ellen Layton.*

*April 3, 1867.*

*N.B.*—Remember, whenever a fresh sale takes place, a fresh Power of Attorney is required,

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unless you are willing to run the risk of giving your Banker, or others, a Power of Attorney for the whole sum you have in the same description of Stock. (*Not a wise plan.*)

In about two days afterwards, a *printed* letter will come, directed to you at your address thus :—

*“ Bank of England.*

——— *Date.*

*“ Application has been made for a Power of Attorney for a Transfer of Consols standing in your Name.*

*“ A reply to this Communication is only required in case the Application has not been sanctioned by you.*

*“ Signed*

*A. B.*

*“ Chief Accountant.”*

This letter is sent to prevent fraud, and if you have authorised a sale, you need not take any notice of it. If, however, you receive such a letter, when no authority to sell has been given,

you should communicate *immediately* with your Solicitor and Banker.

Suppose the Consols have been sold, say, at  $93\frac{1}{2}$ , you will receive from the Broker a paper like this:—

*London, 21 Threadneedle Street.*

*1st January 1867.*

*Sold for* (Here the Banker's or Broker's name will be put.)

£1280 Consols  $93\frac{1}{2}$  . . . . . £1201 12 0

*Commission* . . . . . 1 12 0

---

£1200 0 0

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<p><i>J. S.</i>  <i>John Scott,</i>  1/1/67</p>
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*To A. B.*  
*Derby.*

*Stock and Share Broker.*

*A Personal Attendance in case of Buying Government Stock.*—In buying into the Government Stock, many people (if in London) like to go themselves to the Bank of England. If you prefer to do so, then, after the Broker has given you the Purchase Memorandum, usually called a Stock-receipt, you

must go with him to the Transfer Office in the Bank of England, and see that the amount of Stock purchased is entered in the Bank books in your name. You must also sign your name in the Transfer Books, by which means the clerks will know your signature. The signing your name is called "Accepting Stock." The Bank authorities prefer purchasers doing this personally, as it prevents fraud.

*Personal Attendance in cases of Selling Government Stock.*—In selling Government Stock, write down legibly for your Broker, your name, address, and quality, exactly in the same way as it was entered in the Bank books, when you bought the Stock. You must refer to the same address as, "late of ———; ———," if you have removed elsewhere.

The Broker will undertake to see that the Transfer is all right. He will give you a plain account of how much Stock he has sold, and what you have to receive. It is the Broker's

duty to see that all is done properly ; and, if necessary, to identify you as having been the possessor of that amount of Stock. As already pointed out, personal attendance is not necessary either in buying or selling Stock.

*A Trustee can transfer* Stock to another Trustee, or to the person for whom he is Trustee, on his becoming absolutely entitled to it, without selling it.

On a mere *transfer* of Stock, Brokers charge  $\frac{1}{16}$  per cent, but on sale or purchase,  $\frac{1}{8}$  per cent.

*Advantages of investing in Government Stock.—*

The convenience of investing money in Government Stock is great, because small savings can be readily invested. If you buy in at £80, you will get  $3\frac{3}{4}$  per cent for your money ; if at £85 : 15 : 0,  $3\frac{1}{2}$  per cent ; if at £92 : 5 : 0,  $3\frac{1}{4}$  per cent ; and if at £100, 3 per cent. It is advisable to keep your papers securely, and unseen by improper persons, to prevent fraud.

*Stock Loan.*—In lending money to a friend, when you have yourself to sell Stock, in order to obtain the money you wish to lend, you may make an agreement that it shall be a *Stock Loan*; viz. that the same quantity of *Stock shall be replaced* that you have had to sell out, in order to raise the money. You will thus be quite independent of the rise and fall of the Stock; otherwise, if the Stock is low when you lend your money, and high when your friend returns it, you will be a loser by your kindness.

*To ascertain the Value of Stock.*—The price of £100 Stock is sometimes above, but generally below, £100; if above, it is called *above par*; if below, *below par*.

Rule to ascertain the value of Stocks or Shares. Multiply by the price per cent. and divide the product by £100.

What is the value of £345 of Stock at the price of 81 per cent?



It is equal to  $\frac{81 \times 345}{100}$  Pounds, The calculation may be made as follows :—

$$\begin{array}{r} £345 \\ 81 \\ \hline 345 \\ 2760 \\ \hline \end{array}$$

100 ) 27945 ( £279 and  $£\frac{45}{100}$ ;  
but £45 equals 45 × 20 shillings, or 900s.,  
therefore  $£\frac{45}{100}$  is the same as  $\frac{900}{100}$ s., or 9s.  
Hence the value required is £279 : 9s.

If the price had been  $81\frac{3}{8}$ ths, we should be  
obliged to add to the above,  $\frac{3}{8}$ ths of  $£\frac{345}{100}$ ;  
or  $\frac{3}{8} \times \frac{345 \times 20}{100}$  shillings =  $\frac{207}{8}$ s.  
= nearly 26s. or £1 : 6s.

$£279 \quad 9$   
 $\quad \quad 1 \quad 6$   

---

and the required value would be £280 15

*Exchequer Bills* are Bills issued by the Government on loans for twelve months. They are issued annually, at which time the rate of interest is fixed. They are generally for sums of £100, £200, £500, and £1000. They have the advantage of being easily converted into money at any time, and of bearing interest up to the day they are either bought or sold. Government calls in the Bills at the end of the year (due notice is always given), when the holder has the option of receiving either a new Bill or his £100 with interest. Holders must not neglect to present the Bills on the day appointed, either themselves or through their Banker, otherwise they will be deprived of the interest till the next opportunity of obtaining new Bills. Exchequer Bills for small amounts are dearer, in proportion, than those for large amounts. You can purchase them through your Broker, and if you have no Broker, your Banker will employ his Broker to do it for you.

*Stratford-on-Avon, Nov. 8, 1873.*

*Gentlemen—Please to instruct your Brokers  
to invest for me the sum of £—— in Exchequer Bills.*

*Yours faithfully,*

*E. F.*

*To Messrs. ——*

*Bankers, Stratford-on-Avon.*

#### RAILWAYS.

*When you want to purchase*, write to your Banker or Broker, stating the Railway Company, the description of the Shares or Stock, and the amount of money you desire to invest. He will send you a statement of all the expenses attending the entire transaction, such as the quantity of Shares or Stock, commission, transfer-fee, stamps, etc. Send him a Cheque for the amount at the date stated on the purchase-note. The Broker, having the money, will complete the purchase, and

send you the transfer paper or papers, for you to sign in the presence of a Witness. Return them to him as soon as you can, that he may have them registered at the Railway Company's Office. When this is done, the Broker will supply you with vouchers, in proof of the Shares having been so registered in your name. Most of the Railway Companies have converted their Ordinary Shares into Stock (a Share or a certain number of Shares being converted into £100 Stock). In this case, one document only is necessary for the whole amount.

*If you want to sell* any of your Railway Shares or Stock, write to your Banker or Broker, stating what Railway Company, and the number and description of the Shares, or amount of Stock.

*Debenture Bonds, especially Railway Bonds,* are generally issued for an agreed period, which terminates usually in three, five, or seven years, at

a fixed rate of interest. It is a convenient kind of investment. The holder of the Bond has generally the option of renewing it, on the same, or other agreed terms. The Secretary of the Company will always write to you some weeks before the Bond becomes due, asking whether you will renew on certain terms stated in his letter, or whether you desire to have it paid. If you are willing to renew it at the expiration of the term (even though it may bear a different rate of interest), no new stamp will be required. To the Debenture Bond are generally attached Coupons, or Interest Warrants, which are small pieces of paper a few inches in length ; one has to be cut off every half-year, on a day named therein, and sent to your Bankers. Some Companies require a Draft or Receipt Stamp on the back of the Coupon, and some do not. This will be arranged for you by your Bankers. They will procure from their London Bankers, the sum marked on the Coupon, after deducting the Income-tax.

You can write thus—


*To ——— Bank.*

*Gentlemen—Please send the enclosed to be cashed, and place the amount to my credit. Have the goodness to acknowledge its receipt.*

*Yours, A. B.*

Some people leave their Debenture Bonds, with the Coupons attached, in their Banker's hands, to cut off and present when severally due ; but it is better to retain the Bond, and send the detached Coupons only to your Banker.

*Broker not essential.*—The investing of money in Railway Companies' Bonds or Debentures does not necessarily require the assistance of a Broker. You can write direct to the Secretary of the Company, or you can make the arrangement through your Attorney. For instance, if you have two thousand pounds to invest, write thus—



*To the Secretary of the ——— Railway Company.*

*Sir—I have two thousand pounds, which I wish to lend on Mortgage to your Company. I request you to inform me for how many years you will take the money, and what rate of interest you will allow.*

*Yours, A. B.*

*My address is ———*

Then, if you are satisfied, you can write—

*Sir—I have received your letter of the ——— The two thousand pounds has this day been paid by my Bankers, to the credit of your account at ——— Bank.*


*Yours, A. B.*

*N.B.*—The Banker will give a receipt, pending the delivery of the Bond by the Company.

For renewing a Bond—

*Sir—Please to inform me whether, and upon what terms, you are willing to renew my Bond of two thousand pounds in your Company.*

*Yours, A. B.*



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Then, if you are satisfied with his reply, write—

*Sir—I am willing that the Bond for £—— shall continue on the terms mentioned in your letter, viz. [here state the terms]. I will send the Bond before the present term expires.*

*I am, Sir,*

*Yours, A. B.*

*N.B.*—When you send a bond, *register* it, and write, “Please send an acknowledgment by return of Post of the arrival of the Bond.”

If you do not wish the Bond renewed, write—

*Sir—The Bond of your Company for £——, which I now hold, will be presented for payment when it becomes due.*

*I am, Sir,*

*Yours, A. B.*

*Please acknowledge the receipt of this letter.*



Just before the expiration of the term, write—

*Sir—Your Company's Bond for two thousand pounds will be at my Bankers, Messrs. —, in London, who have instructions to give it up, upon your paying the amount due thereon.*

*Yours, A. B.*

Before sending the Bond to your Bankers to present for payment, write the following receipt on the back of it.

*Day of — 18—*

*Received this day the within-named principal sum of £—, together with all interest due thereon.*

*A. B.*

Or—

*Received the — day of —, 18—, from the Company of Proprietors of the — —, four hundred pounds, in discharge of the principal sum secured by the within-written Bond or Mortgage.*

*A. B.*

Send the following letter, with the bond :—

*Leamington, April 5th, 1867.*

*Gentlemen—Please to give instructions to your London Bankers to give up this Bond on the L— Waterworks, to the Company's Bankers (Messrs. Gosling & Sharpe) on May 1st, 1866, upon their paying them the principal money with interest from the — day of —.*  
*A. B.*

*Debenture Stock.*—This is created by Railway and other Companies, in extinguishment of their mortgage or debenture debt. It ranks, in point of security, immediately *before* the Guaranteed and Preference Stocks, and is perpetual ; that is, the principal is not to be paid back by the Company, but can be sold in the Market like other Shares or Stock. The interest is generally payable half-yearly. A recent act of Parliament enables Trustees who are authorised to lend money on Debentures, to take Debenture Stock.

## CHAPTER IV.

*SHARES—LOANS—MORTGAGES.*

## SHARES.

WHEN a new undertaking, such as a Canal, Railway, Gas, Water-works, etc., is about to be commenced, the first thing is to raise money or Capital to meet it, which is generally done by offering Shares to the Public, say of £100 or £50 each. If £1000 is wanted, the Company may offer ten Shares of £100 each, or twenty Shares of £50 each.

At the end of each year, the sum which has been received by the Company, after paying all necessary expenses of management, keeping in repair, etc., is divided equally among the Shares.

Suppose £500 is cleared at the end of the year, and there are one hundred Shares, there is sufficient to pay a Dividend of £5 on each Share.

As the traffic is not always the same, so the Dividends are not always the same, but vary ; and should a second Canal or Railway be made, more convenient to the Public, it would, of course, materially reduce the traffic, and consequently the Dividend, of the first ; and that would lower the value of the Shares. This is one reason why Shares are less desirable than Bonds, Loans, etc., which do not vary in their value.

The Shares are sometimes turned into *Stock*, which has this convenience :—You may buy any quantity, large or small, but you cannot buy a *part* of a Share.

*Premium.*—If the Railway or Canal is prosperous and the Dividends are good, the price will be regulated accordingly, and purchasers will have to give more than £100 for £100 of Stock—say £102 ; this is called being at £2 premium

If the market price be exactly £100, it would be "*at par*."

*Discount.*—On the other hand, the Railway or Canal Company may not pay a good Dividend, owing to the want of traffic, or there may be a want of confidence in the management, or the fear of competition. The Shareholders may take fright, and wish to get out of the concern, and be willing to part with their Shares or Stock for an amount under the £100—say £97; this is called being at £3 discount.

The price of Shares is influenced by many other causes than the above. Shareholders should not therefore be alarmed, every time the Shares go down, and sell out, but be advised by some competent man of business before selling out at a loss.

*Preference Shares.*—A Company sometimes wants to increase its Capital. Perhaps the Rail-

way or Canal requires lengthening, to reach some other town, and money is wanted for the purpose. One plan is to create *Preference Shares*; thus, the Company first gives to its existing Shareholders the option of taking Preference Shares, of an amount the Company may fix—viz. £10, or £20, or £50 Shares, and those *they* do not take are then offered to the Public. The Dividend upon these Shares is fixed, say  $4\frac{1}{2}$  or 5 per cent, and is paid in preference, *i.e.* before the Dividend upon the original Shares.

The advantage of these Preference Shares is, that even if the concern should not be flourishing, still the Dividend on them will be paid, as long as the net annual income is sufficient, even if there is nothing left to pay anything to the ordinary Shareholders.

*New Shares and Calls.*—Another way adopted by a Company to increase its Capital, is, by creating new Shares. It offers to each Shareholder as many new, as he has original Shares,


or in such proportion as the Company may choose to offer them.

Suppose you have two old Shares, it offers you two new ones of £20 each ; on which "it makes a Call" of £2 a year, or at such intervals as it wants money, till the £20 is all paid up. You pay the £2 when called for, and for that you are paid at the same rate of Dividend as on the old Shares, unless otherwise agreed upon. Should the Company be prosperous, you may sometimes sell them immediately, at a premium : there are cases when you may sell the Share on which you have paid only £2, for £5, viz. £3 premium. You should always accept these promising Shares when offered, if you hear they can be sold at a premium, because you may sell them and make money, or you can keep them yourself, and pay the Calls when they become due. These Calls are useful to those who save money, as a mode of investment for small sums, as no expense attends the investment.

*Bonus.*—Sometimes when a Company has a large accumulation of profits remaining, after the usual dividend has been paid, the surplus is divided among the Shareholders, and is called a *bonus*. Most of the Insurance Offices adopt this plan. They keep a good surplus in hand, instead of dividing the *whole* profits, to enable them to meet unusual and unexpected calls, and this surplus, when it increases above a certain sum, is divided among the Shareholders as a Bonus.

#### LOANS ON DEBENTURES.

Another way which Companies have of raising money, is by Loans on Debentures or Debenture Bonds. They want perhaps a large sum at once, to make some great improvement, which they hope by degrees to pay back. They then offer to receive Loans from anybody, either for a certain term of years, or subject to a six months' notice, paying a certain interest, which varies according to the then state of the Money Market,





perhaps  $3\frac{3}{4}$  or 4 per cent, which careful people are glad to accept, because of the safety of their principal.

The more unsafe the concern, the higher the interest it offers, in hopes of catching the reckless and unwary ; but an inexperienced person should consider, that if money can be borrowed by safe concerns for 4 per cent, no Company would offer 5 or more, unless they knew their credit was not so good. This high interest is often paid out of the capital, as long as it lasts, and when that is gone, the whole concern comes to an end, and the lender may be ruined. Where the concern is good, and the interest fair, a Loan on Debenture Bond is one of the safest and best ways of investing money ; as at the end of the term you have the whole of your money back, and the interest on Loans is paid before the dividends on Preference or other Shares.

## MORTGAGE.

A person wants, perhaps, to raise a sum of money. He does not like to sell his land, therefore he offers a Mortgage upon it. Say he wants £1000. You, wanting to invest that sum, lend it to him, at the interest of the day—say 4 per cent; and he gives you as security a Mortgage signed by him, and the Deeds of his Estate, which should be to the value of £1500 at the least, so that, if he fails to pay you back your £1000 at the time fixed, you can sell his Estate, and, after paying all the expenses of the sale, find a sufficient surplus to insure the repayment of what you lent.

*A good Mortgage is an excellent investment, but much care is necessary, and your own Attorney should always carry out the transaction, and should examine the title, and ascertain that there has not been a previous Mortgage raised upon the Estate, and that the person may be depended*

upon for paying the interest regularly, as you would naturally hesitate before having recourse to legal measures to obtain it. Here, as in Loans to Companies where a higher percentage is offered than is given by the Money Market, you may be sure that there is some difficulty in borrowing, owing to the credit or security not being good, as no man will offer more interest than he is obliged. The Borrower always pays his own expenses, as well as the expenses of the Lender, and the Lender's Attorney.

Buildings, and especially trade buildings, are much less satisfactory securities than land.

Lending money on Mortgage requires great caution, as well to the security as to the character of the person borrowing. Unsuspecting persons have often been victimised, when all has previously appeared properly done.

Suppose Lady A. lends money to Mr. B., on the understanding that the whole money is to be repaid, say at the end of seven years, and that 4 per cent interest is to be paid to Lady A. each

year. Now suppose B. neglects to pay interest. Lady A. wants her money ; but, too late, she finds that she cannot make a *legal title* to sell B.'s land. This may go on for years, till poor Lady A. is only too happy to sacrifice all the interest due to her, so that she may get her principal again, which is just the fraud this Mr. B. has meditated upon all along.

It may be suggested that the Lawyers should see to this. But, in practice, it often happens that Ladies are quite indignant at the suggestion of their Lawyer, as to the character of the borrower, who may be a personal friend or a connection of a deceased husband, and has attracted her partisanship by means of a persuasive tongue.

A Mortgage should always contain a power for the Lender to sell, in the event of the interest falling into arrear.

*Title-Deeds of an Estate* are the visible tokens of the ownership of the person in whose custody


they are ; and, when buying, or lending money on the Mortgage of an Estate, if you always make a point of employing your *own* Attorney to carry out the purchase or mortgage, he will be bound to see that they are either given up to you, or that the person entitled to the possession of the Deeds enters into proper covenants for their production. You should never part with the Deeds, or allow them to be seen, except under the advice of your Attorney.

#### FORMS OF LETTERS.

##### Inquiry about a proposed Investment.

*Miss G——, who wishes to invest about £—— in a Loan to the —— Company, presents her Compliments to Mr. A——, and will be obliged to him to answer the following questions, and write them down in ink on this paper, and return it to her.*

*She has left a space for the answers, and enclosed a stamped envelope, ready directed to herself, to save unnecessary trouble.*



*Can the Company receive the sum of £—— on Loan on Debenture Bond?*

*When?*

*What interest will be allowed?*

*When is it payable?*

*Who are the Company's Bankers?*

*How can the money be sent from the —— Bank at ——?*

*Is notice required, and if so, how much, previous to withdrawing the money?*

*Address to —— at ——.*

*If anything occurs necessary to mention, Miss G—— requests Mr. A—— to do so.*

(Add date.)

If the Company say they will accept the Loan, send a cheque for the amount to your own Bankers, and request them to pay it to Messrs. ——, the Bankers of the Company.

Then write and inform the Secretary of the Company, and request him to send you the Debenture Bond.

When Dividends are in arrear, write—

*Gentlemen — Not having received the Dividend due to me for the — Share I hold in your Company, I shall be obliged by your forwarding it to Messrs. —, Bankers in London, to be placed to the credit of my account at the — Banking Company in —*

(Sign name ; add date and address.)

Useful forms of letters to your Banker or your Broker, or the Secretary of a Company :—

(Date.)

(1.) *Sir—Can you recommend me a safe investment for about £600? I do not wish to exceed that sum, including all expenses.*

*Yours faithfully,*

*A. B.*

(Date.)

(2.) *Sir—I wish to invest £1000 in — Railway four per cent perpetual Debenture Stock. Please say whether your Company has any to allot, and on what terms, and how I am to proceed.*

*Yours,*

*A. B.*

*To the Secretary — Railway Company.*

(3.) *I am desirous of investing some money in fully paid up Shares of the ——— Railway Company. The whole sum not to exceed £——, including all expenses.*

(4.) *Sir—Please to sell for me Six Shares in the ——— Company, at the market price (or not under ——— Pounds.) Please to pay the amount realised to my credit at ——— Bank.*

(Name, date, and address.)

(5.) *I beg you to inform me what sum I shall have to pay if I take one of the new Shares offered to me in the B—— Company.*

(6.) *I have written by this Post to my Bankers, Messrs. ——— in Derby, requesting them to remit to your London Bankers, Messrs. Coutts, the sum of ——— Pounds, for the (two) new Twenty-Pound Shares that are allotted to me as Proprietor in the ——— Company.*

*I request a receipt for the money.*



(7.) *I beg that my Dividends may be paid to my account at Messrs. — in Derby.*

(8.) *I am a holder of £—— M—— Railway £4 Preference Shares (£2 paid) and am desirous of paying up the remaining £2 per Share at once. Please to furnish me with the necessary document to enable me to do this.*

## CHAPTER V.

*HOUSE PROPERTY.*

*In purchasing a House*, bear in mind that in calculating the interest you will receive on the money spent in buying it, you must deduct from the gross rent you expect to receive, not only the cost of repairs, the land-tax, the insurance against fire, but the money which would fail you if the House remained unlet for a time. If you employ a person to collect the rent, a certain amount of commission will be required by him, and will be the cause of a further deduction.

*In hiring a House*, it is customary for the Tenant to pay all taxes, rates, and charges, except the property-tax, land-tax, and public drain

tax, if there be any ; these the Landlord pays. In taking a House on Lease, see that the agreement has a stamp to it, or it will not stand good in law.

*In selling a House*, if you employ an agent, come to an understanding *beforehand* what is his charge for commission, and have it written down, otherwise you are liable to an exorbitant demand.

*In hiring Furnished Lodgings or a House*, be careful to have a written agreement. Have mentioned in it any window panes that are broken or cracked ; the same with all china and table glass ; also (if any Servants are left in the House) how much attendance is to be given ; how much firing, house-linen, and plate ; what notice is required previous to leaving ; whether there are any extra charges, and if so, what they are.

Useful form :—

*Mrs. Jones agrees to let Mrs. M—— a sitting-room and two bedrooms, for the sum of —— per week, from this day [or the —— day of —— 186—]. This sum includes every expense. No extras for use of House linen or plate, or anything else, except for the washing of the House linen and for coals. The coals to be charged as follows: For Drawing-room fires, —— per day; Bedroom fires, —— per night when used. Kitchen fire ——. Gas per week ——.*

*Either party can end this agreement when they please, giving three days' notice of their wish to do so. The proportion of rent up to the day of leaving is to be paid, and not to the end of the complete week.*

*Mrs. Jones assures Mrs. M—— there has been no fever nor anything infectious in these rooms, that the beds are free from obnoxious insects, and that there are no rats about the rooms.*

*Anne Jones.*

*R            August, 1866.*

*Infectious Lodgings.*—Letting lodgings which have been occupied by lodgers afflicted with contagious diseases, before the lodgings have been effectually purified, is now an offence punishable by law. The Sanitary Act of 1866 (Vict.

29 and 30, c. 90, sec. 39) provides that,—“If any person knowingly lets any house, room, or part of a house, in which any person suffering from any dangerous infectious disorder has been, to any other person, without having such house, room, or part of a house, and all articles therein liable to retain infection, disinfected to the satisfaction of a qualified medical practitioner, as testified by a certificate given by him, such person shall be liable to a penalty not exceeding £20. For the purposes of this provision the keeper of an inn shall be deemed to let a part of a house to any person admitted as a guest into such inn.”

*A Lady Day, Midsummer, Michaelmas, or Christmas Let or Take*, is the taking of a House from Lady Day to Lady Day, Midsummer to Midsummer, Michaelmas to Michaelmas, Christmas to Christmas, as the case may be. When not otherwise specified in the agreement, and the Tenant wishes to leave, notice must be given half a year *previously* to the end of the Let or

Take ; thus, if it is a *Lady Day Take*, the notice to quit must be given on or before the preceding Michaelmas Day.


*Notice to Quit.*—The following forms may be useful.

*Notice from a Landlord to a Tenant :—*

*I hereby give you Notice to quit and deliver up, on the — day of — next ensuing, or on such other day or time as your tenancy shall expire, after the expiration of half a year from the service of this Notice, the peaceable and quiet possession of all that Messuage or Tenement, Garden and Premises, which you now rent of or hold under me, situate in —, in the parish of —, in the county of —. Dated the — day of —, One Thousand Eight Hundred and —.*

*To A. B.*

(Name, date, and address.)



*Notice from a Tenant to a Landlord:—*

*I hereby give you Notice that it is my intention, on the — day of — next, to quit and deliver up possession of the house and premises I now hold of you, situate at —, in the parish of —, in the county of —.*

*Dated the — day of —, 18—.*

*Witness, E. F.*

*Signed, C. D.*

*To Mr. A. B.*

*Notice from a Lodger, to quit Apartments:—*

*I hereby give you Notice that on the — day of — next, I shall quit and deliver up the rooms or apartments I hold of you in this house.*

*Dated the — day of —, 18—.*

*Witness, F. F.*

*Signed, C. D.*

*To Mr. A. B.*

*Arrears of Rent.*—When your Tenant does not pay, write to your Agent—

*Sir—I find that Mr. A. B. has not paid his Rent, which became due — last. Please write to him on the subject, and inform him that for the future I shall be obliged by his paying it on the proper days, viz. — and —.*

*To Mr. E. F.*

(Name, date, and address.)

Or—

*Sir—I am much disappointed at my new Tenant having commenced so early to be in arrear. Please give him notice, that at the expiration of a month I expect the whole amount to be paid, without fail, to the credit of my account.*

*To Mr. E. F.*

(Name, date, and address.)



*Receipt for Rent:—**Derby, the — day of —, 18—.**Received of Mr. A. B. the sum of —, being one quarter's Rent due at — last, for the House and Premises, No. —, — Street, in the Parish of —, less — for Property Tax.**C. D. (Landlord).*

*Insurance against Fire*, for House, Furniture, Pictures, etc., is a precaution which should never be neglected or delayed. The premium must be paid when due, or you will forfeit the benefit should a fire take place. If a stove is in, or at any time added to the House, it must be mentioned in the Policy. Ascertain from your Attorney or Banker the name of a respectable Insurance Office, and then apply to the Agent, and he will relieve you of any further trouble.

*Appeals against Rates.*—The grounds upon which parties may appeal are—inequality, unfairness, or incorrectness in the valuation of the

Property rated. If you feel aggrieved in either of these particulars, and desire to appeal, consult your Attorney at once, but appeals are uncertain and expensive, and costs are not always given to the successful party.

*Land Tax, Property Tax, and Ground Rent*, paid by the Tenant, should be deducted out of the Tenant's next payment of Rent.

*Liabilities of Tenants.*—In taking a House, it is of great importance to know the liabilities you incur, as from ignorance a person may be led into much unnecessary trouble and expense. As it is a subject of itself, and too long to describe in a work like this, I advise those intending to buy or rent, to purchase the *latest* edition of some book on this subject. (See Index for Useful Books.)

In the event, however, of any difficulty being experienced, I strongly recommend you to consult your Attorney, as I believe that, if either party

is litigious, there are few relations in life in which questions which may lead to litigation are more likely to arise, than in that of Landlord and Tenant.

*Tithes* are divided into two heads—Rectorial, or large tithes, and Vicarial, or small tithes.

## CHAPTER VI.

*MISCELLANEOUS.*

## MARRIAGE SETTLEMENTS. \*

GENERALLY comprise the lady's fortune, and a certain proportion of the gentleman's, which are placed in the hands of trustees, to secure a certain income for the lady and her children, in case of her husband's death or bankruptcy. No prudent woman should marry without this provision, as, if it is made before her marriage, however much in debt her husband may become, from extravagance or misfortune, her settlement money cannot be made liable. The friends of the lady should *insist* upon a proper marriage settlement, to the satisfaction of her Lawyer, being signed

*before the marriage.* On her return *from* church, the husband's will should also be signed. It would not be valid if signed *before* marriage.

*The Trustees of a Settlement or Will* are responsible for the loss or misapplication of the money entrusted to them, if any is lost through their carelessness. Any one accepting this office, should thoroughly understand what he undertakes, and never act without the advice of a lawyer, particularly when asked to give consent to a change of investment. He should never, *on any account whatever*, consent to any investment not authorised by the Will or Settlement. He must also recollect that, though entitled to be repaid all reasonable expenses incurred in his Trusteeship, or in taking advice, etc., he can never make any profit by his office. A Trustee, or his co-Trustee, should have the Marriage Settlement and all Deeds, Share and Stock Certificates, etc., connected with the Trust, in his hands, or in those of his Lawyer, and never leave them in the

husband's keeping. When so much responsibility is entailed with it, it is but fair, that, on accepting the office, a Trustee should be made *fully* cognisant of what he undertakes, and what his duties are, and as little trouble should be given him as possible. He should be put to no expense of postage or otherwise. When sending him papers, etc., to sign, enclose the right number of postage-stamps on a proper-sized envelope, addressed to yourself, so that he has nothing to do, after signing, but to re-inclose the papers and send them. A Trustee's office is a burthensome and usually a thankless one, but it is a duty to accept it, when appealed to by a near relation. It is usual to have two or more Trustees of a Marriage Settlement ; one is selected by the lady and the other by the gentleman.

## WILLS.

The following instructions should be strictly followed in making and executing a Will. *First,*

never make one, if you can possibly help it, without the aid of a lawyer. *Secondly*, if there be none to be had, and the case is urgent, the following regulations must be attended to in its execution :—

1st, The date should be inserted.

2d, You must then, in the presence of *two* witnesses, sign the Will at the bottom of the writing, also at the bottom of *each sheet* of it, if it is written on more sheets than one, and say, in the presence and hearing of the witnesses, “I publish and declare this to be my last Will and Testament.”

3d, The witnesses should then sign their names, and add their addresses and qualities at the end of an attestation clause, written at the foot or end of the Will, which may be in the form following, viz.—“Signed by the Testator as his Will, in the presence of us present at the same time, who at his request, in his presence and in the presence of each other, have subscribed our names as witnesses.” This must all be done

*at one time*, and you and the two witnesses *must continue together* until every signature is completed. Neither witness must be the husband or wife of the Testator or Testatrix, or a Legatee, or interested in any way (directly or indirectly) under the Will.

It is well to bear in mind that a Will must have the Testator's and the Witnesses' signatures on the same side of the sheet of paper that the Will ends upon. The Will would be invalid if it ended at the bottom of a sheet, and if, for want of space, the attestation and signatures were over the leaf.

No obliterations, scratchings out, interlineations, or other alterations, should on any account be made, after the Will has been signed. Those made previously must be noticed in the attestation clause, or be evidenced by the signatures of the Testator and of the two Witnesses.

It is want of knowledge that makes many people attribute the apparently unnecessary prolixities in a Will made by a Lawyer, to the



gratuitous desire to create difficulties. A little more reflection would suffice to show that phrases which seem superfluous, do no more than protect against quite possible contingencies; and that clauses which seem to be framed with the purpose of bewildering, have been suggested by difficulties which have actually occurred in practice. A Will made by a Lawyer must be peculiarly worded to convey the meaning, and to avoid punctuation, which is not allowable.

A Will is revoked, if the Testator (whether Male or Female) marry after executing it. If you marry you must remember this, and execute a new Will as soon as you conveniently can after your marriage. In many cases it is a good plan to appoint a residuary legatee or residuary legatees, for all things not specifically left. You will thereby perhaps prevent many discussions and misunderstandings about the relative value of things, and possibly prevent the necessity of a public auction of furniture, clothes, pictures,

family relics, and the like, for the sake of an equal division.

*Specific* legacies, that is to say, legacies of specified articles or property, do not come under the head of *pecuniary legacies*; therefore, if you desire that not only the pecuniary legacies shall be free of duty, but the specific legacies also, you should expressly mention this in your Will.

For example, you might say, I leave to my niece, E. G., £300, and to my nephew, F. H., £300; the legacies to be paid free of duty. I also leave to my niece, my organ and my gas shares; my horses to my nephew. The organ, gas shares, and horses, would come under the term of "specific legacies," and unless they also were mentioned to be free of duty, E. G. and F. H. would receive their £300 duty free, but they would have to pay legacy duty on the organ, gas shares, and horses.

In leaving a specific legacy of money, say gas shares, be careful if you change the investment, to

alter your Will, or the individual you wished to benefit will lose the money.

*An Immediate Legacy* is one payable as soon as all debts are paid off.

*Lapsed Legacy*.—The death of a Legatee during the lifetime of a Testator, renders the Legacy void.

*A Deferred Legacy* may be an Annuity or a Settlement.

*Real Estate* is exempt from Probate or Administration Duty.

*Succession Duty* is a charge upon real property.

*Probate of a Will* is the official *copy* of the original Will, written on *parchment*, and made out under the Seal of the Court, and sent to the Executor with the certificate that the Will has been proved. The certificate and parchment copy taken together are called the Probate. The original Will is deposited either in London, or in one of the District Registries of the Court of Probate. All original Wills are kept, and can be

seen at any time upon the payment of one shilling. It is better to take out the Probate of a Will as soon as possible, as the value of the property is calculated at the time of granting the Probate, and not at the time of the death.

*Probate Duty* and *Legacy Duty* are often confounded for one and the same thing. They are *totally* different taxes.

*Probate Duty* is the money payable to Government, out of the Deceased's Estate, on the proof of the Will, and is computed according to the wealth of the Deceased.


*Legacy Duty* is the money each Individual has to pay Government for money that has been bequeathed to him. Husbands and Wives have to pay Probate Duty, but do not pay Legacy Duty. Government claims no duty if the legacy is *under* £20; therefore Legacies of £19:19:0 are frequently left, in order to avoid the duty, which is ten per cent (that is £10 out of every £100) when the legacy is to a stranger in blood—less in case of a relative.

*Executor of a Will* is a person appointed by the Testator to carry out the instructions in the Will.

*In making a Will*, be careful to appoint one or more Executors, for if no Executor is appointed, your friends will have to apply for Letters of Administration, before they can execute the Will. This will cause additional expense, which must be paid out of your estate. If one of your Executors should die in your lifetime, immediately appoint another. If time admits, always get the promise of your friend to act as Executor before appointing him.

*Codicil to a Will* is a supplement to a Will, an addition at a future time. It also requires to be witnessed by two people at the same time. See Instructions, as in the case of a Will.

*Intestate.*—That is, leaving no Will at your death. In this case also, an Administration




becomes necessary, and the Government duty and other expenses are materially increased, to the loss of your family.

*Letters of Administration* will be granted, on application to the principal Registrar, or to the District Registrar of the Probate Court, within which the deceased was resident at his death.

*Make a Will* as soon as you have any property to dispose of. Make a point of reading it over once a year on a stated day—say your birthday. Circumstances are constantly changing, which require a corresponding change in your Will. Much injustice may be avoided by attending to this rule.

Married Women and Widows should bear in mind, when making their Will, that it is advisable to let their Solicitor see their Marriage Settlements. It frequently occurs that the Will is of little or no use, through the Solicitor not under-



standing how the Settlements may clash with the Lady's instructions.

In making a Will, it should be remembered that money will be required for Probate Duty, which often amounts to a considerable sum, and also for Funeral Expenses, Doctor's bill, Wages, and any unpaid debts at decease, etc. The very act of dying is expensive. People are apt to think they can Will away *all* their money, forgetting that Government steps in and claims a considerable share.

Widows, and all who are Life Annuitants, should bear in mind to live well within their income, as generally the whole of their money is one of *life interest*, and there will be no fund to fall back upon to pay Funeral expenses, Doctor's bills, Wages, etc., when they die, but their savings.

*When a Death occurs*, if it is one of the principal members of the family, find out at once

who is the Executor, and send to him, or for the Family Attorney, or some proper person, to seal up drawers, papers, and everything of consequence. Many disagreeables in a family may be spared in after years by doing this.

The Will is best not opened till after the funeral, and then by the Executor, in the presence of the Solicitor and any near relatives.

On an early day after the funeral, it will be necessary to ascertain the value of the Deceased's possessions, in order to get a Probate of the Will, to enable the Executors to enter on their duties, pay the debts, etc. All money (even the balance at the Banker's) is tied up, till the Probate is obtained. The necessity of valuing the furniture, books, prints, etc. etc., as well as the rest of the property, is owing to the Executors having to take an oath, that, as near as they know, the value of the Deceased's property is under a specified amount. When the value of the Deceased's possessions is ascertained, then, and not till then, can the Executor apply



for a Probate. Your Attorney will manage this. It will be necessary to borrow or provide a sum of money, to pay the Duty charged by Government on the Probate.

Unless specially directed by the Will, an Executor is not bound to pay any *Legacies* for a year after the Testator's death. This time is given by law, to ascertain the amount of debt to which the Estate is liable, and to collect assets.

If the Heir at Law has reason to believe the Will is irregular, or has been tampered with, he should consult his Attorney at once. Many people think they are unfairly used, if they cannot get their bills paid immediately after a person's death. They should know that no money can be touched till the Probate has been obtained, and even then, there may be no ready money available for some time, after paying the numerous expenses, Probate Duty, etc., consequent on the death.

When Executors sign their names to Cheques

or Deeds, they should sign one after another thus :—

*M. A. B.*

*E. S. G.*

*Executors to the late —*


and sign always in the same order of precedence.

An Executor should take *especial* care of all receipts for Legacy Duties that have been paid. Their children or Representatives have been called upon to produce them, even after thirty years have elapsed, and where the receipts have been mislaid, they have had to pay the Duties a second time.

No Executor or Administrator may purchase the goods of the Deceased.


#### AGENTS' CHARGES.

In all special matters of business in which you have to employ a third person, such as an Agent, Broker, Commissioner, etc., you should ascertain, before employing him, what his charges are.



It may save annoyance on both sides when the Agent's bill comes in, and prevent an overcharge being made, which it may be difficult and disagreeable to settle satisfactorily afterwards. There is certainly the resource of the County Court, but it is not every one, especially a lady, who likes to appear there to give evidence. Even if they do so, ladies have small chances in their favour, under a severe and ungenerous cross-examination.

*Servants' Characters.*—Some people keep a small book, in which they enter the Servant's name, age, and qualification ; where he lived last, and when he entered their service, etc. On the following pages, they write the receipts for his quarterly wages, for him to sign. This is very convenient, as it is easy of reference when you are asked the character of a Servant. The character you receive of a Servant should be carefully kept ; if a good one, it may be of great consequence to



him, as many employers object to give the same person a character twice.

*Servants' Wages, etc.*—These should be paid at stated times. Quarterly is generally preferred ; for instance, if a Servant enters your employment in February, pay him or her up to the quarter at Lady Day, finding out by a wage table (which is in the *Ready Reckoner*, and also in most Almanacs) what you owe, and then continue to pay at the usual quarter days.

Each Servant should give a receipt with a stamp, if for, or above, £2, and sign a receipt like this :—

*Received of C. D. the sum of £8 : 6 : 6 in full payment of my wages, up to this first day of January 1863.*

<i>J. B.</i> <i>John Baring.</i> 1/1/63 £8 : 6 : 6
---

Servants are entitled to be paid their wages monthly. In the event of Bankruptcy, they are

entitled to be paid a sum not exceeding the period of four months' wages in full, and not exceeding £50 in amount, and have the preference of other creditors.

*Hiring.*—At the time of hiring, in order to avoid future disputes, it is desirable to come to a distinct understanding whether the Employer or Servant is to provide washing, and whether tea, sugar, and beer, are or are not included in the wages. Also, if perquisites are allowed or not, and if they are, to have them defined.

Masters and Mistresses should put away all temptation, by paying, or having their own bills paid, weekly or monthly, and, above all, by not running into debt with their Servants. Upper Servants are expected to keep money by them, to pay numerous current expenses, such as parcels by railway, cab fares, letters forwarded to visitors, etc. The Servant is seldom repaid till the payments have amounted to at least £1 or £2; this is very hard, as his money might be otherwise

employed in the Savings Bank or Funds, and bring him in interest. If Masters and Mistresses would give the Servant a certain sum of money in hand, to meet these constantly-recurring small expenses, and settle with him regularly, it would be a boon to the Servant.

When Servants are left upon Board Wages, Masters should be especially careful to *prepay* them regularly, as Servants are often obliged to pay twopence or threepence more for an article of food, by purchasing on credit.

*Agreements in writing* for the hire of Domestic Servants are exempt from duty.

*Book about Servants.*—There is an excellent book published “On the Rights, Duties, and Relations of Domestic Servants and their Masters and Mistresses,” by T. Henry Bayliss, M.A., Barrister-at-Law ; with additions by E. P. Monckton.

*Government Insurances and Annuities.*—You can obtain the principal rules at the Post Office, in any large town.

*Post Office Savings Banks.*—In all towns, and most large villages, you can invest money in these, by taking it to the principal Post Office.

*When travelling, and you wish your letters forwarded, write:—*

Place.    Date.

*Sir—Please to forward my letters, until further notice, to the following address:—*

*A. B.,*

*Post Office,*

*S——.*

*I beg to remain,*

*Yours obediently,*

*C. D.*

*To the Postmaster of G——.*

## TAXES.

*Property Tax* is a tax on land, houses, cottages, shops, money in the Funds, and the like.

*Income Tax* is a tax on professions, trade, and the like.

Both Property and Income Tax are frequently altered in amount by Act of Parliament: the change generally takes place on April 5th. A person whose income is under a certain sum is not liable to pay either Tax. The Property Tax on Dividends is generally deducted by the Government or by the Company paying the same; and if you are not liable to pay, or if too much has been deducted, your way to recover the amount is to apply to the Surveyor of Taxes, who will supply you with the necessary papers.

The Property Tax, must, in the *first instance*, be paid by the Tenant, but the Landlord subsequently allows it to the Tenant on payment of the rent.



*Assessed Taxes* are Taxes on Male Servants, Dogs, Carriages, Armorial Bearings, Game Licenses, and Certificates, etc. The Charges may be found in most Pocket-books, and any information you may require may generally be obtained by a written or personal application to the Assessor of Taxes, residing in the parish where the Tax is assessed or imposed.

Persons removing from the Parish or Place without first paying the Duties, render themselves liable to a penalty of £20; therefore, when changing your neighbourhood, pay off all taxes *in advance*.

*Easter Dues or Offerings*.—Small customary sums due of common right to the Parson of the Parish; that is, Rector, Vicar, or Perpetual Curate, as the case may be.

Each Householder in a Parish is liable to the payment of fourpence a head, as an Easter Offering, for every person resident in his or her family, of sixteen years of age or upwards.

As Easter Dues are essentially religious offerings, larger sums than what can be legally claimed are very generally, and most appropriately given.

*On receiving by the Post a Deed*, or other valuable document, or money, acknowledge its receipt *by return of post*, specifying in your letter what it is that you have received.

#### CALCULATIONS.

*Years' Purchase.*—In reckoning the value of land, or other realised property, people say, "It is worth so many *years' purchase*." The meaning of the phrase is, that the price that may be asked or obtained for the property is so many times the rental or annual product. For example, agricultural land is, on the average, worth from about thirty to thirty-five years' purchase. Therefore, if the rental is £100, the value is probably from £3000 to £3500.

*To find the Interest on a sum of Money*—for a year, multiply the principal (which is the money you have invested) by the rate per cent; divide the product by 100; the quotient is the interest for one year.

*Example.*—What is the interest of £425 for four years at the rate of 5 per cent. per annum?

$$\begin{array}{r} £425 \\ 5 \text{ (rate per cent).} \\ \hline £2125 \end{array}$$

This, being divided by 100, is

$$£21 \text{ and } £\frac{25}{100}; \text{ or } \frac{500}{100} \text{ shillings; or } 5s.$$

Therefore, the interest for one year is—

$$\begin{array}{r} £ \quad s. \quad d. \\ 21 : 5 : 0 \\ 4 \text{ (number of years).} \\ \hline \underline{\underline{£85 : 0 : 0}} \text{ interest for four years} \\ \text{at 5 per cent.} \end{array}$$

## USEFUL BOOKS ON SPECIAL SUBJECTS.

A HANDY BOOK ON PROPERTY LAW. By Lord St. Leonards.  
(Blackwood and Sons, Edinburgh.) 3s. 6d.

ROBINSON'S TABLES FOR CALCULATING THE COST OF SHARES  
IN RAILWAYS, etc. (Effingham Wilson.) 5s.

THOMSON'S INTEREST TABLES. (Longman and Co.) 3s. 6d.

DOMESTIC SERVANTS AND THEIR MASTERS AND MISTRESSES.  
By T. Henry Bayliss, with additions by Monckton. (London :  
Butterworth's.) 2s.

LAW OF MASTER AND SERVANT. By James Walter Smith, Esq.  
LL.D. (Effingham Wilson.) 1s.

LANDLORDS, TENANTS, AND LODGERS. By J. Bishop. (Dean  
and Son.) 6d.

LEGAL GUIDE TO LANDLORD, TENANTS, AND LODGERS. By  
J. T. Akerman, Esq. (London : Pettitt and Co.) 6d.

READY RECKONER. By Masters. (Routledge.) 1s.

TABLES OF THE PREMIUMS TO BE CHARGED FOR THE INSURANCE  
OF LIVES, OR THE GRANT OF GOVERNMENT ANNUITIES.  
(London : George E. Eyre.) 3½d.

ON BOOK KEEPING. By R. G. C. Hamilton, and John Ball  
(Clarendon Press Series. Macmillan and Co.) 1s. 6d.

BRITISH POSTAL GUIDE. Published quarterly.

BOOK ON WILLS. By F. V. Hawkins, Esq.

132      GUIDE TO THE UNPROTECTED.

TABLES FOR WORKMEN'S WAGES. By Henry Laxton, C.]  
(Letts and Son.) Royal Exchange, E.C.

"USEFUL LEGAL FORMS," and other Legal Books, by Jam  
Walter Smith, Esq., LL.D. From 1s. each to 2s. 6d.

PROVIDENT KNOWLEDGE PAPERS. By George C. T. Bartle  
London: Chapman and Hall); or can be had from M  
George C. T. Bartley, 112 Brompton Road, London, S.W  
1s. bound.

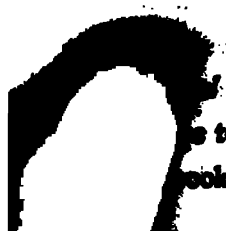
## CHAPTER VII.

*KEEPING ACCOUNTS.*

NO one should be satisfied without keeping regular accounts, of what she receives and what she spends. She then knows what her position is, and how her money has been spent ; and if at the end of the year, her expenditure has exceeded her income, she can refer to her books and see where to retrench. A person who keeps no accounts, may be compared to a ship without a chart. Such a person goes on without knowing where she is. There are many ways of keeping accounts which it would be beyond the limits of this book to go into, but the way you can easiest understand is the best to adopt. Once

1

a month, transfer from your daily ~~Account-book~~ to another Book, called a Ledger, ~~what you have~~ spent during the month; and place ~~the items~~ under different heads. For instance, ~~under the~~ head "Dress" put all you have spent in dress; under "Amusements," all that you have spent in that way. Every year add these up, and ~~then~~ you will see at a glance how your income has gone, where you have exceeded and where you have saved. Have no Christmas Bills; pay all creditors once a week, and your servants once a month or quarter. You then know how you stand; you feel out of debt with everybody; you cannot easily be imposed upon, because you can readily look back a week to see that your bills are correct, though you are perplexed in looking back a year.



*of Receipts and Payments.*—It is a great  
to rule two pages at the end of your  
book into twelve columns for the twelve

months : one to remind you when your Dividends become due ; the other when payments should be made. Some people have a page for "Statement of Property and Incomings," and one for yearly expenses. I insert a few specimens which may be useful to some of my readers.



# PAYMENTS BY CASH AND RECEIPTS.

1873		RECEIVED.			SPENT.		
		£	s.	d.	£	s.	d.
Jan.							
1	Cheque to self . . . .	50	0	0			
8	Pratt—Shawl . . . .				1	10	0
14	England—Bookcase . . . .				5	0	0
8	Pratt—A Dress . . . .				3	6	0
20	Fessey—Work Table . . . .				4	0	0
24	Smith—Loan (in cash, <i>A</i> ) . . . .				5	0	0
31	House Expenses . . . .				15	0	0
31	Wages to Servants . . . .				8	0	0
31	Jones—Received a Present (in cash, <i>A</i> ) . . . .	5	0	0			
	Balance . . . .	55	0	0	41	16	0
					13	4	0
		55	0	0	55	0	0
Feb.							
1	Balance in hand . . . .	13	4	0			
2	Cheque to self . . . .	30	0	0			
4	Whitehouse—Linen . . . .				3	2	0
8	Dobbs—Looking-Glass (Furniture)				0	18	0
10	Cabs, 3s. ; Railway Journey, 15s.				0	18	0
12	Present to Poor Person (cash, <i>A</i> )				0	5	0
19	Subscription to School (cash, <i>A</i> )				2	10	0
20	House Expenses . . . .				16	5	0
21	Pratt—Cloak . . . .				3	18	0
	Balance . . . .	43	4	0	27	16	0
					15	8	0
		43	4	0	43	4	0
	Balance in hand . . . .	15	8	0			

*A.* The words *cheque* and *cash* are unnecessary to insert. They are put merely to show the learner on which page to place payments, when made *by cash*, and when by *cheque*.

# BANK ACCOUNT.

1873		RECEIVED.			SPENT.		
		£	s.	d.	£	s.	d.
Jan.							
1	Put in Bank . . . . .	150	0	0			
1	Cheque to self . . . . .				50	0	0
4	Three per Cent Consols Dividend	15	6	0			
5	Present to a friend (by Cheque, A)				3	0	0
13	Subscription to Hospital } (cheque, A)				2	0	0
15	Jenkins, for Taxes (cheque) .				3	2	6
17	Sold L. & N.W. Railway Stock (B)	50	0	0			
25	Farm, Rent of . . . . .	70	0	0			
31	Smith—Repaid Loan (by Cheque)	5	0	0			
		290	6	0	58	2	6
	Balance . . . . .				232	3	6
		290	6	0	290	6	0
Feb.							
1	Balance in Bank . . . . .	232	3	6			
2	Cheque to self . . . . .				30	0	0
10	L. & N. W. Railway Dividend .	50	7	4			
12	Bought—Shares in Water Works				100	0	0
14	Paid 3d Call in Water Works .				15	0	0
15	Forbes, Timepiece (cheque, A) .				5	10	0
15	Thomas, Lamp (cheque, A) . .				2	5	0
23	Water Works Dividend . . . .	35	2	4			
28	Received a Present and put in Bank	10	0	0			
		327	13	2	152	15	0
	Balance . . . . .				174	18	2
		327	13	2	327	13	2
	Balance in Bank . . . . .	174	18	2			

*B.* This being part of *Principal* sold, must be set down on that side, as it does not enter into Income.



[illegible]

# WHEN INCOME BECOMES DUE.

	<i>Jan.</i>	<i>Feb.</i>	<i>March.</i>	<i>April.</i>	<i>May.</i>	<i>June.</i>	<i>July.</i>	<i>August.</i>	<i>Sept.</i>	<i>October.</i>	<i>Nov.</i>	<i>Dec.</i>
1					L— W. works						L— W. works	
2												
3												
4												
5	Consols.			Bank Stock.			Consols.			Bank Stock.		
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												
21												
22												
23												
24												
25												
26												
27												
28												
						Farm.				L.&N.W. Bond.		Farm.



*Sharing Expenses.*—In travelling with a friend on the Continent, it is sometimes difficult to divide the expenses correctly. When the expenses of the two are included in one account, the respective shares will be readily separated by adopting the following plan. The Bill occupies the right-hand compartment of the table ; in the left-hand compartment are the calculations of A and B, which would probably be made on a separate piece of paper. The principle is to have three columns ; one for A's peculiar expenses, one for B's, and one for common expenses. The sum of the common expenses is halved, and one of the halves is added to A's column and the other half to B's. Finally, A and B's shares are added together to see that their sum tallies with the amount of the Bill.



CALCULATION.			BILL.	
A.	B.	Common.		Francs.
—	—	3.00	2 Déjeûners . . . . .	3.00
4.00	—	—	1 Diner table d'hôte . . . .	4.00
—	5.00	—	1 Diner à part . . . . .	5.00
—	—	6.00	2 Logement . . . . .	6.00
—	—	1.00	2 Bougies . . . . .	1.00
0.50	—	—	1 Bain . . . . .	0.50
—	1.50	—	1 Luncheon . . . . .	1.50
—	—	3.50	1 Marsala . . . . .	3.50
—	—	3.00	2 Déjeûners . . . . .	3.00
—	—	2.00	Service . . . . .	2.00
—	4.00	—	Voiture . . . . .	4.00
0.60	—	—	Timbres de Poste . . . . .	0.60
—	—	2.00	Omnibus et Bagage . . . . .	2.00
		<hr/> 2)20.50		<hr/> 36.10
10 25	10.25	10.25		
<hr/> 15.35	<hr/> 20.75			
20.75				
<hr/> 36.10				

When the common expenses form the bulk of the Bill, it is hardly worth while to copy them out. In that case, subtract the sum of A and B's private expenses from the total of the Bill; the remainder will of course be the sum of the



common expenses ; halve this, and proceed as before.

*Taking Stock.*—Once a year some people “take Stock ;” that is, calculate the market value of all their property. Their Stock and Shares they value by the help of a Share-list of that date, such as is published in every day’s *Times*, or in a more complete form as a separate daily publication. (See “Share-list” in Index.)

## CHAPTER VIII.

### *TECHNICAL TERMS USED IN BUSINESS.*

*Acceptance of Stock*, is signing the transfer in the Bank Books, by the purchaser, or by his or her Attorney.—See Index.

*Acceptance of Bills of Exchange*.—See form of. Refer to Index.

*a/c* means "account."

*Accountant*.—It is often convenient to a lady, who is unable, from want of health or age, to manage her accounts, to engage an Accountant to come and put all straight. The charge is

generally for the whole affair, or so much an hour.—Generally 3*s.* 6*d.* to 4*s.* per hour.

*Administrator* is one appointed by law to administer to a Will, if no Executor has been named, or the Executor declines to act, or to administer the Estate of a person who has died Intestate, that is to say, without leaving a Will.—See Index, for “Intestate.”

*Assets* are the present money value of a man's property, in contradistinction to his Debts. If the assets are equal to or exceed the debts, the man is solvent ; otherwise, he is insolvent.

*Assurance*.—See “Insurance.”

*Balance*.—To settle an account. The difference of amount between receipts and payments.

*Balance Sheet*.—A sheet of paper showing a summary of accounts.

*Brokerage* is a small percentage or commission paid to Brokers, for transacting money concerns. They are generally employed, as we have already stated, in buying or selling for others.

*Back a Bill.*—A term seldom used in the usual course of business. It is more especially used in cases where a friend lends his or her name to another, in order to enable the borrower of the friend's name to get the Bill cashed. If the Borrower cannot pay the Bill at maturity, the "Backer" must. It is generally speaking a dangerous transaction, and should always be avoided, especially by the "inexperienced" and "unprotected" of either sex.

*Capital.*—Money invested; and property, generally, as distinguished from Income.

*Cent,* for Centum, or 100.

*Commission.*—The same as Brokerage.

*Consols*, abbreviation of Consolidated Three per cent. Annuities.

*Coupons* are Interest-warrants, attached to Bonds. They are cut off and presented, as they fall due, to the appointed Banker or Agent. They sometimes require an adhesive Draft-stamp at the back, across which the name of the person to whom the money is due must be signed.—See Index.

*Credit*.—The side of an account on which payments received are entered. The time allowed for goods bought on trust.

*Debenture*.—A writing under seal, acknowledging a debt; a written evidence of a debt due to some person.

*Debit*.—An entry on the debtor side of an account. A debt.

*Discount upon a Bill*, is a certain sum deducted from a Bill, when it is paid immediately, instead of at the expiration of the usual term of credit; therefore the sooner it is paid the better.

*Discount of a Bill of Exchange*, is the amount of interest, at an agreed rate, upon the amount of the Bill, from the day upon which it is discounted to the day upon which it becomes due.

*Dividends*, are the half-yearly or other payments of interest, on the different Government Stock, as well as on Shares of Railway, Canal, or other Companies.

*Cum-Dividend*, means that the price of the Stock or Share is *with* the Dividend, and that the buyer is entitled to it.

*Ex-Dividend*, or *Ex-Interest*, means exclusive of, or separated from the Dividend or Interest;

that is, the buyer of the Stock or Debenture will not be entitled to the Dividend or Interest *then payable or about to be paid.*

*Cum-New*, sometimes occurs, and means *with* new Shares.

*Ex-New*, means *without* new Shares.

*Ex-Coupon*.—A term used instead of Ex-Dividend or Ex-Interest.

*Endorse* or *Indorse*.—To write your name on the back of a Cheque, Order, or other document.

*Insurance against Loss by Fire*.—To obtain this protection, a percentage must be paid yearly to some Insurance Office. Such percentage is called a *Premium*. *Policy of Insurance*, is the legal document, which secures the Insurer from loss, so long as he continues to pay the Premium.

*Insurance for Life.*—In this case, a certain sum is paid yearly, for securing the payment of a much larger sum of money upon the death of a person. If you desire to effect an Insurance, apply to the Agent of the Insurance Office you select ; but before making your selection, consult your Attorney, or some man of business on whom you can implicitly rely, as it is most important to select a good Office.

Life Insurance is of the utmost importance in many cases. It sometimes happens that the death of one party before that of another, will make a considerable decrease in the income of the survivor. In such a case, the life of the one on whose death the income will decrease, should be insured against the life of the other.

*Interest*, is a percentage paid for the use of money. By the *Rate of Interest*, is meant the rate of such percentage. The sum lent, is called the *Principal*.



*Interest, Simple and Compound.*—If you lend money for a term of years, with the intention of receiving your interest, not year by year, but in a round sum at the end of the term, there are two very different ways of reckoning what you will get. To explain, by an example :—If the loan be of £100 for 10 years, at 4 per cent, the accumulated proceeds at “simple interest” would be simply 10 times £4, or £40. But if you reckoned by “compound interest,” you would receive more. Each yearly sum of £4 might have been invested as soon as it became due, and interest on every sum so invested would then also be payable. The first £4 would have been invested for 9 years, and the second £4 for 8 years, and so on. Besides this, the interest of these last sums, small as it is, might have been invested. The amount of compound interest, for any term of years, can be readily calculated by arithmeticians. In the above case it would be about £47, but in 100 years, when the simple interest would have amounted to only £400, compound interest *would* have become no less than £4950.

# DISCOUNT TABLE.

A TABLE showing the Rates of Discount at £5, £7½, £10, £12½, £15, per cent, applicable to the reductions made by various Firms.

Amount of Account.	£5 per cent.	£7½ per cent.	£10 per cent.	£12½ per cent.	£15 per cent.
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
0 2 6	0 0 1½	0 0 2½	0 0 3	0 0 3½	0 0 4½
0 5 0	0 0 3	0 0 4½	0 0 6	0 0 7½	0 0 9
0 10 0	0 0 6	0 0 9	0 1 0	0 1 3	0 1 6
0 15 0	0 0 9	0 1 1½	0 1 6	0 1 10½	0 2 3
1 0 0	0 1 0	0 1 6	0 2 0	0 2 6	0 3 0
1 10 0	0 1 6	0 2 3	0 3 0	0 3 9	0 4 6
1 15 0	0 1 9	0 2 7½	0 3 6	0 4 4½	0 5 3
2 0 0	0 2 0	0 3 0	0 4 0	0 5 0	0 6 0
2 10 0	0 2 6	0 3 9	0 5 0	0 6 3	0 7 6
2 15 0	0 2 9	0 4 1½	0 5 6	0 6 10½	0 8 3
3 0 0	0 3 0	0 4 6	0 6 0	0 7 6	0 9 0
3 10 0	0 3 6	0 5 3	0 7 0	0 8 9	0 10 6
3 15 0	0 3 9	0 5 7½	0 7 6	0 9 4½	0 11 3
4 0 0	0 4 0	0 6 0	0 8 0	0 10 0	0 12 0
4 10 0	0 4 6	0 6 9	0 9 0	0 11 3	0 13 6
4 15 0	0 4 9	0 7 1½	0 9 6	0 11 10½	0 14 3
5 0 0	0 5 0	0 7 6	0 10 0	0 12 6	0 15 0
5 10 0	0 5 6	0 8 3	0 11 0	0 13 9	0 16 6
5 15 0	0 5 9	0 8 7½	0 11 6	0 14 4½	0 17 3
6 0 0	0 6 0	0 9 0	0 12 0	0 15 0	0 18 0
6 10 0	0 6 6	0 9 9	0 13 0	0 16 3	0 19 6
6 15 0	0 6 9	0 10 1½	0 13 6	0 16 10½	1 0 3
7 0 0	0 7 0	0 10 6	0 14 0	0 17 6	1 1 0
7 10 0	0 7 6	0 11 3	0 15 0	0 18 9	1 2 6
7 15 0	0 7 9	0 11 7½	0 15 6	0 19 4½	1 3 3
8 0 0	0 8 0	0 12 0	0 16 0	1 0 0	1 4 0
8 10 0	0 8 6	0 12 9	0 17 0	1 1 3	1 5 6
8 15 0	0 8 9	0 13 1½	0 17 6	1 1 10½	1 6 3
9 0 0	0 9 0	0 13 6	0 18 0	1 2 6	1 7 0
9 10 0	0 9 6	0 14 3	0 19 0	1 3 9	1 8 6
9 15 0	0 9 9	0 14 7½	0 19 6	1 4 4½	1 9 3
10 0 0	0 10 0	0 15 0	1 0 0	1 5 0	1 10 0
10 10 0	0 10 6	0 15 9	1 1 0	1 6 3	1 11 6
10 15 0	0 10 9	0 16 1½	1 1 6	1 6 10½	1 12 3
11 0 0	0 11 0	0 16 6	1 2 0	1 7 6	1 13 0
11 10 0	0 11 6	0 17 3	1 3 0	1 8 9	1 14 6
11 15 0	0 11 9	0 17 7½	1 3 6	1 9 4½	1 15 3
12 0 0	0 12 0	0 18 0	1 4 0	1 10 0	1 16 0

MONEY WILL DOUBLE ITSELF AT SIMPLE OR COMPOUND INTEREST, AT THE		
RATE.	SIMPLE.	COMPOUND.
3 per cent.	in 33·333 years.	in 23·450 years.
3½    "	28·571    "	20·149    "
4    "	25·000    "	17·673    "
4½    "	22·222    "	15·747    "
5    "	20·000    "	14·207    "

*Instalment.*—When a Loan is contracted, the subscribers to it are called on to pay certain fixed sums, called Instalments, at stated times, till the whole is paid. It has various other meanings.

*Letter Registering.*—The price charged is a small sum, for which the Post Office will give you a receipt. The person to whom the letter is addressed will be required to sign a paper to show that it has been safely received.

*Money Order.*—This will be granted at the Post Office, on payment of the sum for which you wish to obtain the Order and the Commission thereon.

When you apply for a Money Order payable in London, or at any other town where there is more than one Money Order Office, you should state at which of such offices you wish it to be paid, otherwise the Order can be cashed only at the head-office.

No Order is granted for a fractional part of a penny.

No Money Order can be issued, unless the applicant furnish, in full, the surname and at least the initial of one Christian name, both of the remitter and the payee, together with the remitter's address.

Money Orders are also issued to the Colonies, and many Foreign Countries.

When you enclose a Money Order, it is safest to sign only your initials in *that* letter, lest it be lost, and another person obtain the money, by

applying for it and signing your name. Of course the person who is to receive the money must know your name, or it will not be given to him.

*Net*, means "*clear*" product ; therefore net product means clear from all outlay. Example:— I receive £80 rent for my house ; I have to pay £10 for taxes and repairs ; there remains, therefore, £70 net product, or income.

‰ means *per cent.*

*Overcharges.*—If you order anything without previously arranging about the price, and are charged enormously for it, it does not follow that you will be obliged to pay the bill. An extravagant charge may be resisted by law. If the sum that you may reasonably hope to have struck off the bill be large enough to make it worth your while to incur the expense and trouble of doing so, refer it at once to your Solicitor.

*Par.*—Original value.

*Post Office Order.*—See “Money Order.”

*Profit and Loss.*—A term more applicable to those who are engaged in trade or business, than to persons living on their own independent *means*, or income ; but as regards the latter, if any purchases of Stock or Shares, etc. etc., are made, and resold at a higher price than that which was given for them,—or if, on taking Stock at the end of the year, the market value of such Stock or Shares, etc., is greater than that given—it would be “*Profit.*” On the other hand, if they are re-sold for less, or the market value is less, it would be “*Loss.*”

*Property Personal* in law, means Leaseholds, moveables, chattels, things belonging to a person, as money, jewels, furniture, etc., also *Shares in Canals, Railways, Gas, Waterworks, Insurance Offices, etc. etc.*

*Property real* consists of Freehold Land and Houses.

*Share List.*—A list showing the present price of Shares, a condensed list of which is published in the daily newspapers; but more extended information is to be had in one published for the use of Brokers. A London Share List, called the “Course of Exchange,” is obtainable for 6*d.* of any respectable Broker. If you require the London Brokers’ List (not the “Course of Exchange”), or a provincial list of Shares, write to your Broker in London or elsewhere, as the case may be, and enclose two or three postage-stamps and ask for one. *Your* Broker will generally send you a Share List (not the “Course of Exchange”), when required, without a charge. In it you will often see *Pm.*, which is short for Premium, so much extra to the sum paid upon the Share or Stock. *Dis.* means Discount, that is to say, so much less than the sum so paid.

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*Sinking Fund.*—A Lady may have occasion to set apart a yearly sum, in order to create a separate Fund, to be applied to some future purpose, such as a marriage portion for a girl, now a mere child, or even to objects yet more remote. If she chooses to consider the sums to be wholly devoted to that end, as much so as if they had been actually subscribed, it is evident that the annual interest which the Fund yields, ought to go into the Fund itself, and not into the pocket of the Lady. In short, she ought to invest each year on behalf of the Fund, not only her annual contribution, but also the interest which the Fund itself has yielded. This is called making a “Sinking Fund.” Its items increase by compound interest, and, after the lapse of many years, a small annuity so treated will be found to have grown into a very large capital. The following Table will enable its amount to be calculated, under various conditions.



## SINKING FUND (ANNUITY OF £10).

If £10 be set apart annually, and invested at the beginning of each year, in addition to the interest of the Fund itself during the year just completed, then the amount of the accumulations after various periods of time, and according to various rates of interest, is given in the Table below.

AFTER COMPLETION OF YEARS.	£3 per Cent.	£4 per cent.	£5 per cent.
5	55	56	58
10	118	125	132
15	192	208	227
20	277	310	347
25	375	433	501
30	490	583	698
35	623	766	948
40	777	988	1268

*Stock-taking.*—Calculating the present value in the Money Market of all your property.—See *Keeping Accounts*.

*Stock or Share Broker* is a Commission Agent, who sells and buys Stock and Shares for the public at a fixed commission. All the leading Stock and Share Brokers are members of a Stock Exchange. It is the Broker's duty to buy or sell *for* his principals. He acts as an agent, sees that all is fairly done, for which he gets a commission. It is not considered professional for a Broker to deal in Stock on his own account. See Index.

*Scrip*, is from the Latin word *Scriptum*, something written. Many new Shares are represented by Scrip, or unregistered certificates. Shares of a new Company are often issued as Scrip, as soon as the first deposit has been paid. Many of the foreign Railways continue to deal in Scrip.

#### TELEGRAM.

Printed forms can be obtained at any Post Office. You should bear in mind, that if the person to whom you telegraph, lives some miles

from a Telegraph Office, he has to pay extra for each mile that the messenger walks or rides from the boundary of the district, within which no portorage is levied, in order to convey the message to the house indicated in the telegram.

If the sender requires his telegram to be forwarded by post, or by train, from the terminal telegraph, he must write the words "by post" or "by train."

Most of the Telegraph Offices in the United Kingdom are closed from 8 P.M. to 8 A.M.

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